

ABSTRACT OF STATEMENTS
OF
INSURANCE COMPANIES IN
CANADA

FOR THE YEAR ENDED DECEMBER 31
1919

(For Index See End of Volume)

(SUBJECT TO CORRECTIONS)

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1920

ABSTRACT OF STATEMENTS

INSURANCE COMPANIES IN
CANADA

FOR THE YEAR ENDING DECEMBER 31

1910

By the Registrar of Companies

SUBJECT TO CORRECTIONS

PRINTED BY THE GOVERNMENT OF CANADA



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OTTAWA, 1911

OTTAWA, March 15, 1920.

To the Honourable Sir HENRY DRAYTON,
Minister of Finance,
Ottawa.

SIR.—I have the honour to submit herewith an abstract of the business of insurance in Canada for the year 1919. The abstract has been made from the adjusted statements returned by the companies but must be considered as subject to correction.

I shall have the honour to report to you at a subsequent date these statements in full after the usual inspections at the head offices have been made.

For the Canadian insurance world, the year 1919 has been a wonderful year. Opening ominously with abnormally high loss ratios in practically all branches, it developed in the later months a series of agreeable surprises and with one or two exceptions, to be hereafter noted, proved to be for all classes of business on the whole a year of almost unexampled prosperity.

Fire Insurance.

In the fire insurance field the month of January, 1919, which, on account of the unusual mildness of the weather should have shown a favourable experience, was one of the most disastrous on record, a property loss of \$3,915,290 being unofficially recorded. The attitude of the underwriting fraternity as to what the immediate future was to bring forth was therefore one of extreme pessimism, and it must be admitted that there were grounds for their fears. The long wished for end of the war had come and with it presumably the long-propheesied contraction of industry and business stagnation with their attendant moral hazards had commenced and from previous experience under similar circumstances, a reduction in the volume of business and an increase in the volume of claims were to be expected. These fears, however, have happily proved to have been groundless, and the complete figures show that the companies have experienced one of the most prosperous years of the whole half century over which the departments' records extend.

The net premiums written after deducting licensed reinsurance amounted to \$43,728,397 as compared with \$38,184,939 in 1918. The net cash received for premiums was \$39,914,398 and the net losses paid amounted to \$16,642,172. The corresponding figures in 1918 being \$35,954,405 and \$19,359,252 respectively. The loss ratio on the cash basis was therefore 41.69%. The following schedule shows the distribution among the various classes of companies:—

	Net Premiums received.	Net Losses paid.	Ratio losses paid to premiums received.	The same 1918.
	\$	\$		
Canadian Companies.....	6,398,098	2,690,576	42.05	49.23
British Companies.....	20,385,117	8,397,483	41.19	53.10
Foreign Companies.....	13,131,183	5,554,113	42.30	57.22
Totals.....	39,914,398	16,642,172	41.69	53.84
Totals for 1918.....	35,954,405	19,359,252		

As the average loss ratio for the last fifty-one years is 58.19 per cent, it will be seen that the experience of the year 1919 has been unusually favourable. Only in one year, 1902, has a lower ratio been shown, namely 39.26 per cent and in only four previous years has the ratio fallen below 50 per cent.

The premiums earned after allowing for increase or decrease of reserve, and the losses incurred are shown from the following table:—

	Premiums earned.	Losses incurred.	Ratio losses incurred to premiums earned.	The same 1918.
	\$	\$	%	%
Canadian Companies.....	5,788,819	2,641,021	45.62	50.01
British Companies.....	19,469,066	8,639,376	44.37	53.23
Foreign Companies.....	12,498,432	5,485,974	43.89	57.23
Totals.....	37,756,317	16,766,371	44.40	54.05

10 GEORGE V, A. 1920

The ratios experienced in one-year business and in the longer term business are separated as follows:—

	Ratio of losses incurred per cent of premiums earned.		The same 1918.	
	One Year or less.	All others.	One Year or less.	All others.
	%	%	%	%
Canadian Companies.....	47.24	43.23	55.15	44.29
British Companies.....	44.68	42.96	54.80	48.73
Foreign Companies.....	43.42	45.80	57.70	54.94
All Companies.....	44.55	43.67	55.85	49.08

The rate of premiums charged per cent of risks taken is the same as in 1918. The record for the last seven years is as follows:—

	1919.	1918.	1917.	1916.	1915.	1914.	1913.
	%	%	%	%	%	%	%
Canadian Companies.....	1.12	1.09	1.14	1.19	1.25	1.24	1.33
British Companies.....	1.06	1.07	1.08	1.08	1.17	1.19	1.21
Foreign Companies.....	1.02	1.03	1.03	1.04	1.08	1.09	1.11
All Companies.....	1.06	1.06	1.07	1.09	1.16	1.17	1.21

Separating the one-year and longer term business the following rates are shown:—

	One Year or less.	All others.
	%	%
Canadian Companies.....	1.05	1.27
British Companies.....	1.03	1.18
Foreign Companies.....	0.99	1.22
All Companies.....	1.01	1.22

The table of premiums written and losses incurred by Provinces shows as usual a wide difference between the loss ratio experienced in different parts of the country as follows:—

Province.	1919.			Ratio. 1918.	Ratio 1917.	Ratio 1916.
	Premiums Written.	Losses Incurred.	Ratio.			
	\$	\$	%	%	%	%
Alberta.....	3,197,461	1,099,308	34.38	44.64	32.87	47.90
British Columbia.....	4,397,062	1,306,289	29.71	29.79	25.40	45.00
Manitoba.....	3,526,826	901,495	25.56	62.38	59.15	52.09
New Brunswick.....	1,993,827	1,039,980	52.16	42.89	59.54	60.50
Nova Scotia.....	2,245,020	1,139,271	50.75	28.40	69.29	50.16
Ontario.....	14,743,459	6,012,804	40.78	59.47	62.77	77.46
Prince Edward Island.....	196,795	94,032	47.78	20.55	48.52	210.13
Quebec.....	9,728,794	4,909,273	50.46	52.69	60.98	49.18
Saskatchewan.....	3,632,938	1,440,404	39.65	48.74	44.44	39.72
Yukon.....	5,592	None.	.....	5.86	5.26	.....
Floater business (undivided).....	60,623	26,469	.....	.....	.....	.....
Totals.....	43,728,397	17,969,325	41.09	50.76	55.62	58.78

Whether the favourable experience of the year 1919 can be expected to continue it is of course impossible to predict. It would seem, however, that the unfavourable experience expected in 1919 has been merely postponed rather than entirely removed, and while it would be gratifying to believe that the large reduction in fire losses is due to improved methods of fire prevention and fire control, and to an improvement in the habits of the people, it would be idle to deny that a large part of the improvement must be attributed to the high cost of replacement of property destroyed and the consequent increase in caution suggested by business instinct. There is, however, on the decrease in loss by fire, great ground for encouragement to all those agencies

SESSIONAL PAPER No. 9

which are working concertedly for the removal of the fire menace, and the experience of the year should serve as an incentive for still greater effort in this direction in the future in order that the advantage so far gained may be made permanent.

Life Insurance.

The two outstanding features of the year in the life insurance field have been the excessive mortality in the early months due to influenza and the phenomenally large amount of new business written by all the companies.

While the climax of the influenza epidemic had been reached before the end of 1918, it continued to cause exceptionally high mortality during the first three months of the new year. The total amount of claims from this cause incurred by life insurance companies excluding fraternal benefit societies during January, February and March of 1919 being \$2,995,228 compared with \$7,140,917 during the last three months of 1918. The epidemic as a whole, assuming it to be confined to the six months from October, 1918 to March, 1919, inclusive, cost the companies in death claims a total of \$10,136,145 compared with total war mortality for fifty-one months of war of \$17,310,331, there being included in the latter total an amount of \$785,331 representing claims incurred in 1919 or incurred in previous years not hitherto reported.

The gross new business written and paid for in cash by all companies amounted to \$524,543,629 compared with \$313,251,556 for the year 1918, there being therefore an increase in new business written of 67.45 per cent.

There is also shown a gratifying reduction in the lapse ratio. The total amount of business lapsed and surrendered was \$122,323,687 or 23.32 per cent of the new business written. The amount lapsed and surrendered in 1918 was \$102,003,597 and the percentage of lapses and surrenders to new business written 32.56 per cent. The average amount of discontinuance from these sources over a period of five years (1914 to 1918 inclusive) was \$112,360,699, the average amount of new business written during the same years being \$252,919,937 and the average ratio of lapses to new business written 44.43 per cent.

The total net amount of business in force in Canada at the end of 1919 was \$2,187,833,396 an increase of \$402,772,123 over the net amount in force at the end of 1918.

Casualty Insurance.

Of the various classes of casualty insurance transacted special mention might be made of the abnormally high loss ratio in the sickness branch, the amount of premiums received being \$1,311,496 and the amount of losses paid \$872,781, the loss ratio being 66.55 per cent. This ratio is doubtless caused by the persistence of the influenza epidemic into the earlier months of the year.

Industrial disturbances prevailing throughout Canada in the earlier part of the year created an extraordinary demand for explosion insurance, and during a comparatively few months of the year a total premium income from this branch of \$514,808 was received by the companies. The losses sustained amounted to \$1,152.

The business of hail insurance and tornado insurance proved to be unprofitable, the total hail premiums amounting to \$2,745,642 and the total losses to \$1,790,215, the loss ratio being 65.20 per cent, while the tornado premiums and losses were respectively \$75,647 and \$87,746, the ratio being 115.99 per cent. The average loss ratio over a period of ten years is 56.18 per cent for hail insurance and 103.78 per cent for tornado insurance.

Automobile insurance has proved to be one of the most rapidly expanding classes in the casualty field, the increase in premiums during the year from all branches of automobile insurance being 58.52 per cent of the premiums received in 1918. The premiums for 1919 amounted to \$3,412,864 and the claims to \$1,605,201.

The figures for all classes of casualty insurance are as follows:—

	Premiums received.	Losses paid.
	\$	\$
Accident.....	2,044,190	735,593
Combined Accident and Sickness.....	966,422	540,075
Automobile (including fire risk).....	1,509,958	820,229
Automobile (excluding fire risk).....	1,902,906	784,972
Burglary.....	331,442	113,209
Employers' Liability.....	2,552,053	1,558,070
Explosion.....	514,808	1,152
Forgery.....	None.	None.
Guarantee.....	1,137,585	312,496
Hail.....	2,745,642	1,790,215
Inland Transportation.....	288,011	238,337
Live Stock.....	98,599	45,101
Plate Glass.....	375,152	226,132
Sickness.....	1,311,496	872,781
Sprinkler Leakage.....	65,172	35,223
Steam Boiler.....	289,188	28,716
Title.....	None.	None.
Tornado.....	75,647	87,746
Totals.....	16,208,271	8,190,047

10 GEORGE V, A. 1920

Total Insurance in Canada.

The Department has continued the practice of more important information respecting the business of companies operating under provincial jurisdiction and a summary of this information will be found on pages 81, 116 and 168. The figures have been kindly furnished by the companies in response to a circular letter issued by the Department, and while the replies have not at this date been received from all companies the omissions are not believed to be important.

I have the honour to be, Sir,
Your obedient servant,

G. D. FINLAYSON,
Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANS-
ACT BUSINESS OF FIRE INSURANCE IN CANADA FOR
THE YEAR 1919 IN ACCORDANCE WITH
THE INSURANCE ACT, 1917.

GENERAL TABLES.

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.

10 GEORGE V, A. 1920

TABLE I.—ABSTRACT FOR THE YEAR 1919.
FIRE INSURANCE IN CANADA.—CANADIAN COMPANIES.

No.	Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date	Net amount of losses incurred during the Year.	Net amount paid for losses.	Reserve for Unsettled Losses.	
									Not resisted.	Resisted.
		\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Acadia Fire.....	224,010	181,110	405,120	29,904,691	25,162,488	113,248	103,573	11,138	None.
2.	Antigonish Farmers'.....	1,988	None.	1,988	264,018	462,298	780	617	180	None.
3.	Beaver Fire.....	35,172	68,919	104,091	6,545,809	4,503,213	7,294	6,650	1,790	None.
4.	British America.....	795,194	524,782	1,319,976	135,936,834	109,125,698	324,685	295,455	110,000	3,172
5.	British Colonial.....	187,362	186,807	374,169	27,407,997	22,265,685	95,679	97,715	8,136	6,492
6.	British Northwestern.....	89,089	66,948	156,037	14,816,703	7,824,150	35,986	41,506	2,169	None.
7.	Canada Accident and Fire.....	76,376	131,815	208,191	23,909,954	9,059,396	25,949	27,354	5,499	None.
8.	Canada National.....	187,809	149,673	337,482	23,158,794	22,847,287	61,884	65,623	5,500	None.
9.	Canada Security.....	27,943	8,800	36,743	2,722,067	1,886,568	1,486	1,486	None.	None.
10.	Canadian Fire.....	345,098	223,045	568,143	39,011,308	43,584,736	107,756	114,692	10,279	None.
11.	Canadian Indemnity.....	87,222	8,926	96,148	6,826,765	6,507,863	23,680	29,963	595	None.
12.	Canadian Lumbermen's.....	1,349	40,232	41,581	1,905,304	None.	None.	None.	None.	None.
13.	*Canadian Surety.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
14.	Cumberland Farmers'.....	2,382	34	2,416	148,425	454,075	5	5	None.	2,500
15.	Dominion Fire.....	382,067	184,578	566,645	47,468,704	54,151,275	146,194	151,412	8,864	None.
16.	Dominion of Canada Gtee. and Acct.....	50,899	27,421	78,320	9,352,409	10,709,730	16,171	14,017	7,349	None.
17.	Fire Insurance Co. of Can.....	128,524	164,307	292,831	35,109,616	15,369,266	19,057	18,881	2,106	None.
18.	General Accident of Canada.....	8,751	16,404	25,155	3,742,850	1,859,113	5,136	3,353	5,162	None.
19.	Globe Indemnity.....	138,356	138,035	276,391	29,400,894	25,297,592	55,219	53,192	10,863	None.
20.	Guardian Insurance Co. of Canada.....	6,212	68,748	74,960	9,180,301	1,762,442	4,883	4,227	655	None.
21.	Halifax Fire.....	21,362	8,467	29,829	2,090,334	2,810,692	11,464	26,826	1,026	None.
22.	Hudson Bay.....	203,231	152,841	356,072	27,085,358	20,326,295	107,420	107,052	8,569	1,000
23.	*Imperial Guarantee and Acct.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
24.	Imperial Underwriters.....	106,750	173,131	279,881	32,667,172	15,779,724	53,371	51,175	6,818	None.
25.	Kings Mutual.....	16,138	526	16,664	1,547,825	3,985,459	1,817	2,217	None.	None.
26.	Liverpool Manitoba.....	270,501	233,759	504,260	46,662,933	40,265,805	108,580	105,458	15,465	None.
27.	*London and Lancashire Gtee and Acct.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
28.	London Mutual.....	503,782	266,402	770,184	84,282,162	77,534,630	226,461	232,344	15,996	3,750
29.	Mercantile.....	295,575	70,687	366,262	38,486,063	36,896,144	121,596	96,116	37,187	None.
30.	Mount Royal.....	588,018	529,705	1,117,723	89,800,858	75,643,288	234,319	247,318	37,757	None.
31.	Mutual Fire.....	15,190	495	15,685	1,117,953	1,063,453	4,864	4,964	None.	None.
32.	North American Accident.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
33.	North Empire.....	113,088	118,072	231,160	20,181,960	9,750,788	50,765	74,264	1,814	500
34.	North West.....	145,079	93,210	238,289	20,920,294	19,473,675	67,860	70,502	6,512	None.
35.	Occidental.....	215,077	227,794	442,871	39,067,107	22,679,967	100,442	102,288	7,977	None.
36.	Pacific Coast.....	112,187	113,285	225,472	24,617,948	16,554,452	32,333	31,957	3,909	3,334
37.	Pictou County Farmers'.....	3,371	8	3,379	357,500	1,259,500	1,051	1,239	12	None.
38.	Quebec.....	302,573	69,623	372,196	42,176,383	39,010,992	117,467	123,654	5,001	7,850
39.	Western.....	710,373	1,438,507	2,148,880	253,113,119	119,252,493	356,119	383,481	83,000	13,537
Totals for 1919.....		6,398,098	5,687,096	12,085,194	1,170,988,412	865,120,232	2,641,021	2,690,576	421,328	42,135
Totals for 1918.....		5,570,095	4,372,610	9,942,705	903,126,573	757,301,291	2,554,922	2,741,904	357,999	38,460

*For Automobile (including fire risk) business see page 103.

ABSTRACT OF STATEMENTS

SESSIONAL PAPER No. 9

FIRE INSURANCE IN CANADA.—BRITISH COMPANIES.

No.	Companies.	Net cash received for and return Premiums.	Re-insurance Premiums.	Gross cash received for Premiums.	Gross amount of policies now and renewed.	Net amount at risk at date	Net amount of losses incurred during the Year.	Net amount paid for losses.	Reserve for Unsettled Losses.	
									Not resisted.	Resisted.
		\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Alliance.....	354,981	42,274	397,255	43,442,961	51,399,808	109,270	118,137	13,472	13,900
2.	Atlas.....	606,679	105,768	712,447	59,144,054	77,066,032	293,831	290,760	19,580	None.
3.	British Crown.....	424,067	140,014	564,081	45,856,459	33,427,632	176,746	167,846	21,320	None.
4.	British General.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
5.	British Traders.....	154,600	48,015	202,615	18,116,491	15,033,374	58,485	47,585	21,744	2,000
6.	Caledonian.....	434,478	144,896	579,374	57,022,235	67,104,623	158,605	162,163	24,345	25,000
7.	Car and General.....	71,862	37,976	109,838	24,240,658	5,956,637	30,342	28,722	1,620	None.
8.	Century.....	196,456	72,088	268,544	16,037,972	8,714,072	64,580	72,507	15,449	None.
9.	China.....	1,723	1,260	2,983	428,585	250,485	None.	None.	None.	None.
10.	Commercial Union.....	1,188,574	444,233	1,632,807	167,497,711	150,827,965	438,449	401,419	91,460	None.
11.	Eagle, Star and British Dominions.....	293,217	96,951	390,168	47,181,970	39,063,639	103,927	96,893	21,278	4,000
12.	Employers' Liability.....	683,124	162,292	845,416	89,518,669	84,894,238	284,149	267,354	35,854	23,663
13.	General Accident, Fire and Life.....	412,699	106,604	519,303	56,869,334	52,533,918	173,383	154,792	39,471	5,150
14.	Guardian Assurance.....	1,433,698	263,569	1,697,267	155,113,154	162,447,525	651,497	595,484	73,041	128,780
15.	Law, Union and Rock.....	281,242	51,763	333,005	36,167,951	42,006,501	72,140	84,691	7,142	None.
16.	Liverpool and London and Globe.....	1,373,487	363,568	1,737,055	160,402,752	206,497,976	665,454	651,049	110,491	None.
17.	London Guarantee and Accident.....	637,131	137,567	774,698	83,517,390	62,286,098	338,913	318,268	86,654	33,000
18.	London and Lancashire Fire.....	921,644	242,278	1,163,922	113,372,818	120,831,470	391,894	429,437	53,771	18,006
19.	London Assurance.....	452,293	79,428	531,721	55,592,183	62,767,808	124,809	116,696	18,748	None.
20.	Marine.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
21.	Motor Union.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
22.	National Benefit.....	9,555	2,771	12,326	673,085	523,885	2,216	6,416	None.	None.
23.	North British and Mercantile.....	1,079,632	228,789	1,308,421	124,260,712	144,575,764	487,912	481,484	81,195	42,500
24.	Northern Assurance Co.....	1,050,101	189,488	1,239,589	102,312,685	120,546,142	442,458	435,718	50,888	45,776
25.	Norwich Union Fire.....	985,959	162,866	1,148,825	107,464,065	119,246,558	441,078	406,616	71,381	39,803
26.	Ocean Accident and Guarantee.....	318,223	15,137	333,360	40,998,675	39,524,323	134,765	140,595	19,365	50
27.	Palatine.....	381,632	104,028	485,660	49,582,537	47,615,511	133,047	143,958	15,519	None.
28.	Phoenix of London.....	1,145,616	342,716	1,488,332	120,852,991	136,697,018	494,438	486,210	25,519	4,005
29.	Provincial.....	75,969	10,345	86,314	10,947,935	11,614,098	25,065	28,033	150	None.
30.	Queensland.....	196,586	44,523	241,109	21,651,200	16,817,202	78,767	77,416	6,076	None.
31.	Royal Exchange.....	686,336	134,110	820,446	86,863,107	87,439,879	265,739	271,594	14,405	None.
32.	Royal Insurance.....	1,764,826	398,036	2,162,862	196,984,945	250,186,497	827,764	793,992	106,228	None.
33.	Scottish Metropolitan.....	2,626	202	2,828	1,175,683	1,114,031	479	None.	479	None.
34.	Scottish Union and National.....	435,215	82,735	517,950	55,256,002	63,354,144	147,751	156,325	9,941	968
35.	Sun Insurance Office.....	741,903	178,042	919,945	93,413,893	87,611,817	361,460	341,448	53,743	None.
36.	Union Assurance Society.....	699,220	204,483	903,703	88,785,481	85,452,285	327,640	306,205	36,280	2,600
37.	Union Insurance of Canton.....	401,963	109,712	511,675	52,442,183	44,982,774	135,246	124,013	21,821	700
38.	Union Marine.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
39.	Yangtze.....	669	522	1,191	118,050	103,050	None.	None.	None.	None.
40.	Yorkshire.....	487,131	91,228	578,359	47,112,109	58,507,035	197,077	193,657	24,377	4,720
	Totals for 1919.....	20,385,117	4,840,277	25,225,394	2,430,418,685	2,559,021,814	8,639,376	8,397,483	1,192,807	394,621
	Totals for 1918.....	18,658,710	4,130,784	22,789,494	2,147,570,916	2,414,696,483	9,334,298	9,907,999	1,079,907	306,897

*For automobile business (including fire risk) see page 103.

TABLE I.—ABSTRACT FOR THE YEAR 1919—Concluded.
FIRE INSURANCE IN CANADA—FOREIGN COMPANIES.

No.	Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date	Net amount of losses incurred during the Year.	Net amount paid for losses.	Reserve for Unsettled Losses.		No.
									Not resisted.	Resisted.	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	
1.	Aetna.....	460,381	123,803	584,184	53,557,619	52,021,793	200,881	195,477	26,704	None.	1
2.	Agricultural.....	16,397	7,964	24,361	1,674,063	1,624,740	6,212	6,159	38	None.	2
3.	Alliance Insurance.....	135,457	75,156	210,613	32,707,263	19,958,609	44,454	42,405	80,84	None.	3
4.	American Alliance.....	5,838	26,160	31,998	1,984,100	370,487	1,672	1,208	969	None.	4
5.	American Central.....	107,881	151,124	259,005	31,107,874	12,186,262	42,836	47,000	11,039	None.	5
6.	American Equitable.....	None.	340	340	2,455,721	1,849,592	312	None.	312	None.	6
7.	American Insurance.....	70,036	31,007	101,043	7,994,283	6,348,663	26,282	28,620	6,853	None.	7
8.	American Lloyds.....	21,502	3,558	25,060	5,905,345	4,934,643	3,501	4,707	58	None.	8
9.	Boston.....	95,456	72,813	168,269	11,727,475	9,506,663	43,765	32,759	11,634	1,000	9
10.	California.....	65,773	32,454	98,227	12,499,243	4,917,207	16,724	25,545	5,010	None.	10
11.	Citizens' of Missouri.....	32,609	9,557	42,166	5,051,211	1,608,562	3,858	3,709	204	None.	11
12.	*Columbia.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	12
13.	Commercial Union of N.Y.....	8,319	6,081	14,400	910,234	912,894	553	444	160	None.	13
14.	Connecticut.....	192,191	129,431	321,622	31,484,634	22,824,467	74,825	72,310	9,701	None.	14
15.	Continental.....	462,310	232,624	694,934	63,624,159	51,091,777	186,637	195,412	30,262	None.	15
16.	Equitable Fire and Marine.....	53,873	120,254	174,127	15,246,955	5,873,846	23,868	25,867	1,433	None.	16
17.	Fidelity-Phenix.....	438,717	210,962	649,679	58,042,147	46,819,074	172,258	174,458	24,961	None.	17
18.	Fire Association of Phila.....	23,882	13,992	37,874	2,216,887	2,354,337	5,556	3,533	2,023	None.	18
19.	Fireman's Fund.....	206,950	65,956	272,906	30,256,813	26,552,244	125,096	94,864	72,770	None.	19
20.	Firemen's Insurance.....	108,809	23,893	132,702	12,259,741	14,262,997	20,355	22,030	7,951	None.	20
21.	General of Paris.....	136,652	50,488	187,140	22,888,812	14,374,666	47,815	58,490	4,085	945	21
22.	Girard.....	5,808	2,159	7,967	1,687,387	1,533,038	2,669	None.	2,669	None.	22
23.	Glens Falls.....	191,848	98,280	290,128	36,160,566	21,999,942	84,741	72,998	14,111	6,000	23
24.	Globe and Rutgers.....	723,096	192,830	915,932	95,804,218	76,305,689	329,837	363,042	89,867	16,426	24
25.	Great American.....	479,433	242,420	721,853	76,074,064	59,903,117	267,582	240,840	75,465	4,500	25
26.	Hartford Fire.....	1,178,181	342,254	1,520,435	160,938,270	142,905,933	493,116	498,301	95,521	None.	26
27.	Home Insurance.....	1,401,820	305,069	1,706,889	153,248,899	152,930,120	554,225	597,061	153,454	1,000	27
28.	Insurance Co. of North America.....	748,787	287,634	1,036,421	134,575,947	105,623,940	326,793	314,553	37,955	None.	28
29.	Insurance Co. of State of Pa.....	182,551	39,733	222,274	25,440,800	17,746,100	70,096	84,696	10,782	None.	29
30.	Lumbermen's Underwriting Alliance.....	152,089	29,994	182,083	11,070,656	8,644,633	38,970	38,970	None.	None.	30
31.	Manufacturing Lumbermen's.....	141,698	42,857	184,555	10,091,405	7,608,550	163,638	163,638	None.	None.	31
32.	Mechanics and Traders'.....	19,181	12,287	31,468	1,771,212	1,200,344	16,844	19,538	None.	None.	32
33.	Merchants Fire.....	50,954	8,819	59,773	5,469,215	5,130,475	8,298	3,196	5,102	None.	33
34.	Millers National.....	44,560	13,231	57,791	4,041,077	3,879,388	28,529	15,835	20,270	2,650	34
35.	National-Ben Franklin.....	137,194	34,740	171,934	13,285,789	18,005,008	43,483	42,073	2,342	None.	35
36.	National Fire of Hartford.....	612,393	167,816	780,209	71,639,188	64,998,333	184,211	213,869	9,597	None.	36
37.	National Union Fire.....	191,078	44,561	235,639	28,024,385	21,331,610	81,750	80,931	16,310	None.	37
38.	La Nationale.....	503,467	72,545	576,012	58,634,012	58,899,493	205,547	217,998	18,379	None.	38
39.	Newark.....	48,102	36,800	84,902	8,628,390	4,714,296	12,603	7,418	5,185	None.	39
40.	New Hampshire.....	67,451	48,027	115,478	6,600,795	5,597,820	24,993	19,466	9,881	None.	40
41.	New Jersey.....	35,444	8,888	44,332	5,078,727	5,105,284	2,333	1,978	642	None.	41
42.	Niagara.....	295,972	149,167	445,139	46,886,887	29,842,282	107,719	107,035	25,493	10,124	42

SESSIONAL PAPER No. 9

43.	Northwestern Mutual	27,228	6,600	33,828	2,706,150	2,451,650	100	100	None.	43
44.	Northwestern National	253,519	29,727	283,246	24,552,657	32,089,601	74,328	83,613	None	44
45.	Phoenix of Paris	153,387	68,814	222,201	25,921,827	16,540,422	58,514	69,273	2,760	45
46.	Phoenix of Hartford	420,631	320,133	740,764	74,034,157	55,586,601	182,006	189,148	None.	46
47.	Providence Washington	231,224	74,159	305,383	29,213,442	23,539,949	122,411	114,611	21,802	47
48.	Queen of America	708,406	169,817	878,223	69,639,325	86,875,328	328,295	327,978	17,563	48
49.	St Paul Fire and Marine	407,682	181,048	589,330	62,100,482	44,731,323	174,519	169,768	32,858	49
50.	Springfield Fire and Marine	414,759	200,289	615,048	63,768,520	50,574,077	193,364	190,697	34,019	50
51.	Stuyvesant	66,476	34,008	100,484	7,564,186	5,711,301	24,725	39,785	52,570	51
52.	L'Union, Paris, France	259,546	51,428	310,974	21,756,101	18,911,939	102,635	105,154	6,456	52
53.	United States Fire	16,945	4,811	21,756	3,459,621	2,891,179	200	None.	5,892	53
54.	Vulcan.	44,341	13,181	57,522	8,576,157	4,214,593	10,603	13,522	200	54
55.	Westchester	272,899	131,848	404,747	37,357,004	21,758,534	118,147	112,031	5,160	55
	Totals for 1919	13,131,183	4,854,187	17,985,370	1,789,806,097	1,480,254,415	5,485,974	5,554,113	1,023,150	58,745
	Totals for 1918	11,725,600	4,033,482	15,759,082	1,555,337,567	1,351,517,067	6,314,940	6,709,349	1,165,167	49,565

RECAPITULATION.

Canadian Companies.	6,398,098	5,687,096	12,085,194	1,170,988,412	865,120,232	2,641,021	2,690,576	421,328	42,135
British Companies.	20,385,117	4,840,277	25,225,394	2,430,418,685	2,559,021,814	8,639,376	8,397,483	1,192,807	394,621
Foreign Companies.	13,131,183	4,854,187	17,985,370	1,789,806,097	1,480,254,415	5,485,974	5,554,113	1,023,150	58,745
Totals for 1919.	39,914,398	15,381,560	55,295,958	5,391,213,194	4,904,396,461	16,766,371	16,642,172	2,637,285	495,501
Totals for 1918	35,954,405	12,536,876	48,491,281	4,606,035,056	4,523,514,841	18,204,160	19,359,252	2,603,073	394,922

* For Automobile (Including Fire Risk business) see page 103.

10 GEORGE V, A: 1920

TABLE II.—SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1919, inclusive.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Premiums received, 1919.	Totals from 1869 to 1919.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
Acacia Fire	971,316	142,580	112,009	110,968	147,293	201,155	224,010	1,909,331
Anglo-American	3,185,085	204,229	152,045					3,541,359
Antigonish Farmers'							1,988	1,988
Beaver Fire	None	29,334	30,943	27,838	34,122	56,695	35,172	194,104
British America	12,240,485	489,750	506,735	679,118	694,763	676,106	795,194	16,082,151
British Colonial	46,411	108,129	64,722	87,887	116,122	134,873	187,362	835,506
British Northwestern	82,920	46,321	49,953	56,212	76,708	82,748	89,089	483,951
Canada Accident				5,546	33,530	50,052	76,376	165,504
Canada Agricultural	454,896							454,896
Canada Fire	881,333							881,333
Canada National	277,456	176,609	202,511	170,189	149,420	189,094	187,809	1,353,088
Canada Security							27,943	27,943
Canadian Fire	3,287,459	279,683	269,301	273,449	291,854	306,843	345,098	5,053,687
Canadian Indemnity							87,222	87,222
(a) Canadian Lumbermen's Insurance Exchange			3,782	180	4,577	None	1,349	9,228
Canadian Surety							None	None
Central Canada Manufacturers	269,368							269,368
Citizens'	2,856,961							2,856,961
Cumberland Farmers							2,382	2,382
Dominion	190,242							190,242
Dominion Fire	1,457,902	213,769	207,537	212,539	212,164	518,000	382,067	3,033,981
Dominion of Canada Guarantee and Accident			4,691	26,257	26,108	30,234	50,899	138,189
Eastern	894,194							894,194
Eastern Canada Manufacturers	72,143							72,143
Equity Fire	2,292,451	15,608						2,276,842
Factories Insurance Co	585,511	284,286	142,623	111,797				1,124,217
Fire Ins. Co. of Canada						None	128,524	128,524
General Accident of Canada							8,751	8,751
Globe Indemnity Co					53,812	103,327	138,356	295,495
Guardian Ins. Co. of Canada						None	6,212	6,212
Halifax							21,362	21,362
Hamilton Fire				41,186				41,186
Hudson Bay Insurance	461,326	87,868	90,052	130,169	161,733	175,032	203,231	1,309,411
Imperial Guarantee and Accident						None	None	None
Imperial Underwriters	56,512	95,355	97,070	96,958	108,167	107,654	106,750	668,466
Kings Mutual							16,138	16,138
Liverpool-Manitoba	756,730	419,495	266,296	233,550	271,886	268,708	270,501	2,487,166
London and Lancashire Guarantee and Accident							None	None
(b) London Mutual Fire	9,019,566	525,657	466,924	397,458	371,353	402,128	503,782	11,686,868
Manitoba Assurance	1,294,513							1,294,513
Mercantile Fire	2,834,242	244,851	224,319	245,758	263,902	272,430	295,575	4,381,077
Montreal-Canada	2,003,889	131,295	88,871					2,224,025
Mount Royal	441,018	381,844	411,074	381,590	489,044	492,129	588,018	3,184,717
Mutual Fire							15,190	15,190
National Fire	284,026							284,026
North American Accident						None	None	None
North Empire Fire	283,477	93,410	111,108	80,436	84,385	106,366	113,088	872,270
North West Fire	199,228	125,711	139,875	125,923	125,782	140,577	145,079	1,002,175
Nova Scotia Fire	617,139							617,139
Occidental Fire	571,793	129,812	112,498	127,632	158,418	206,076	215,077	1,521,301
Ontario Fire	1,274,246							1,274,246
Ottawa Assurance	1,198,769							1,198,769
Ottawa Agricultural	194,861							194,861
Pacific Coast Fire	361,919	75,551	79,640	90,661	99,543	98,944	112,187	918,445
Pictou County Farmers'							3,371	3,371
Provincial	1,434,350							1,434,350
Quebec	4,596,840	247,034	236,367	257,956	259,130	302,368	302,573	6,202,268
Richmond and Drummond	307,855							307,855
Rimouski	1,943,429							1,943,429
Royal Canadian	3,538,023							3,538,023
(c) Sovereign	1,055,404							1,055,404
Sovereign Fire	472,135							472,135
Stadacona	490,488							490,488
Victoria-Montreal	79,327							79,327
Western	15,837,641	409,719	488,130	846,619	519,022	869,213	710,373	19,680,717
	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,570,095	6,398,098	112,799,510

(a) Formerly the Lumbermen's Fire Indemnity Contract.

(b) Formerly the Agricultural Mutual.

(c) Formerly the Isolated Risk.

SESSIONAL PAPER No. 9

TABLE II.—SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1919—*Continued.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Premiums received, 1919.	Totals from 1869 to 1919.
<i>British Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
(a) Albion Fire Insurance Association	1,468,310							1,468,310
Alliance	3,802,724	213,203	215,168	246,250	308,203	357,526	354,981	5,498,055
Atlas	6,689,347	526,216	515,974	495,108	516,936	511,056	606,679	9,910,316
British Crown					237,110	316,749	424,067	977,926
British General						90,528	154,600	245,128
British Traders							None	None
Caledonian	6,617,105	442,976	433,157	426,418	438,103	467,411	434,478	9,259,648
Car and General						None	71,862	71,862
Century					86,448	141,372	196,456	424,276
China Fire							1,723	1,723
City of London	1,588,254							1,588,254
Commercial Union	17,744,030	1,000,069	937,765	1,013,179	1,035,610	1,089,938	1,188,574	24,009,165
(b) Eagle, Star and British Dominions			96,456	90,277	118,285	188,408	293,217	786,643
Employers' Liability	882,454	308,402	346,005	420,791	524,988	628,724	683,124	3,794,488
General Accident, Fire and Life	1,341,131	267,203	289,315	329,492	368,845	393,903	412,699	3,402,588
(c) Glasgow and London	1,619,733							1,619,733
Guardian	13,136,894	958,195	970,601	989,086	1,171,115	1,339,808	1,433,698	19,999,397
Imperial	6,085,796							6,085,796
Lancashire	6,210,844							6,210,844
(d) Law Union and Rock	1,873,040	282,305	257,994	246,634	255,452	277,441	281,242	3,474,108
Liverpool and London and Globe	21,522,732	1,383,305	1,342,437	1,320,340	1,411,088	1,465,866	1,373,487	29,759,255
London Guarantee and Accident			1,198	54,534	251,602	500,795	637,131	1,445,260
London and Lancashire Fire	8,551,233	691,561	703,503	716,846	792,042	899,558	921,644	13,276,387
London Assurance	4,867,532	310,412	300,984	310,808	331,982	382,194	452,293	6,956,205
Manchester	2,500,314							2,500,314
Marine Insurance Co. . .	None	None	None	None	None	None	None	None
Motor Union							None	None
National of Ireland	2,607,586							2,607,586
National Benefit						382	9,555	9,937
North British and Mercantile..	19,682,135	943,907	927,240	920,026	1,017,446	1,076,982	1,079,632	25,647,368
Northern	10,962,465	736,047	770,010	761,895	856,224	984,108	1,050,101	16,120,850
Norwich Union	10,274,126	770,642	735,400	787,656	824,798	857,166	985,959	15,235,747
Ocean Accident and Guarantee.			43,171	138,259	250,637	311,473	318,223	1,061,763
Palatine Insurance Co.....	261,188	239,660	247,025	276,444	297,403	340,267	381,632	2,043,625
Phoenix of London	18,478,542	1,035,778	935,794	964,766	999,090	1,090,478	1,145,616	24,650,064
Provincial.....	77,718	45,591	40,473	36,953	51,083	67,763	75,969	395,550
Queen	4,354,694							4,354,694
Queensland						57,131	196,586	253,717
Royal Exchange.....	945,469	422,440	379,111	442,054	517,975	614,421	686,336	4,007,806
Royal Insurance Co	30,249,125	1,450,549	1,429,655	1,471,655	1,618,161	1,682,583	1,764,826	39,666,554
Scottish Commercial	343,421							343,421
Scottish Imperial	672,855							672,855
Scottish Metropolitan .						None	2,626	2,626
Scottish Union and National.....	6,210,448	350,475	372,392	403,579	414,709	416,672	435,215	8,603,490
Sun Insurance Office	5,816,992	484,222	483,707	533,836	619,158	717,858	741,903	9,397,676
Union Assurance Society	5,900,834	480,991	474,056	494,239	546,921	661,995	699,220	9,258,256
Union Insurance of Canton					27,807	289,329	401,963	719,099
Union Marine						None	None	None
United Fire	718,477							718,477
Yangtze							669	669
Yorkshire.....	1,635,489	366,752	360,769	403,678	428,090	449,825	487,131	4,131,734
	225,693,037	13,710,907	13,609,360	14,294,803	16,317,311	18,658,710	20,385,117	322,699,245

(a) Formerly the Fire Insurance Association.

(b) Formerly the British Dominions General Insurance Company, Limited.

(c) Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company.

(d) Formerly the Law Union and Crown

10 GEORGE V, A. 1920

TABLE II.—SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1919—*Concluded.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Premiums received, 1919.	Totals from 1869 to 1919.
<i>Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
Etna..	7,544,345	358,554	314,501	336,180	377,057	402,403	460,381	9,793,421
Agricultural of Watertown.....	1,309,100				10,587	11,790	16,397	1,347,874
Alliance Insurance .					53,212	121,257	135,457	309,926
American Alliance							5,838	5,838
American Central.	243,948	163,551	123,338	76,258	114,255	94,377	107,881	923,608
American Equitable							None	None
American Fire	72,325							72,325
American Insurance Co	74,986	62,518	62,633	46,993	61,379	72,982	70,036	451,527
American Lloyds	39,134	17,010	18,299	22,540	26,939	23,630	21,502	169,054
Andes	31,431							31,431
Automobile Insurance					None	None		None
Boston						60,586	95,456	156,042
California Insurance Co	40,117	37,410	37,130	40,090	47,945	61,758	65,773	330,223
Citizens of Missouri					9,948	17,204	32,609	59,761
Columbia					None	None	None	None
Commercial Union of N.Y					7,505	7,654	8,319	23,478
Connecticut Fire	1,969,421	124,133	116,960	140,594	159,833	170,310	192,191	2,873,442
Continental	764,999	299,678	259,816	317,380	345,105	412,917	462,310	2,862,205
Equitable Fire and Marine.....	23,065	34,106	29,863	43,490	42,949	55,503	53,873	282,849
Fidelity-Phenix	1,448,985	362,151	330,390	345,203	357,776	411,981	438,717	3,695,203
Fire Assoc. of Phila						58,519	23,882	82,401
Fireman's Fund	117,102	117,918	111,074	127,870	158,153	195,116	206,950	1,034,183
Firemen's Insurance Co.	131,622	89,562	70,360	74,766	83,992	86,855	108,809	645,966
General of Paris	116,233	82,382	63,258	69,575	84,399	118,701	136,652	671,200
Germania Fire	85,957	66,668	27,419					180,044
Girard							5,808	5,808
Glens Falls	729	133,962	142,722	149,497	170,038	201,747	191,848	990,543
Globe and Rutgers		132,879	278,165	404,607	550,479	663,571	723,096	2,752,797
(a) Great American	2,225,395	470,652	370,849	347,801	436,935	492,162	479,433	4,823,227
Hartford Fire	11,356,291	1,012,780	899,129	1,012,399	1,009,343	1,131,407	1,178,181	17,599,530
Home, New Haven								
Home Ins. Co., New York	4,095,740	817,419	929,416	898,665	1,121,291	1,207,793	1,401,820	10,472,144
Insurance Co. of North America.	4,898,944	441,420	430,767	431,406	521,955	643,429	748,787	8,116,708
Insurance Co. of the State of Pa..	316,117	146,982	164,561	96,061	226,070	173,190	182,551	1,305,532
Lumber Insurance Co	844,827	100,581	6,555					951,963
Lumbermen's Underwriting								
Alliance.....						105,210	152,089	257,299
Manufacturing Lumbermen's								
Underwriters						128,114	141,698	269,812
Mechanics and Traders						25,019	19,181	44,200
Merchants Fire					6,680	14,883	50,954	72,517
Millers National			24,927	37,663	53,033	40,642	44,560	200,825
National-Ben Franklin		155,675	84,225	86,977	81,402	99,467	137,194	644,940
National Fire	1,685,795	637,386	494,643	500,103	502,240	593,987	612,393	5,026,547
National Union Fire	415,786	214,154	209,848	206,870	232,681	181,518	191,078	1,651,935
La Nationale		103,479	148,557	152,093	211,099	389,161	503,467	1,507,856
Newark						10,676	48,102	58,778
New Hampshire						44,087	67,451	111,538
New Jersey						35,610	35,444	71,054
Niagara Fire	219,916	187,012	172,749	137,959	137,107	197,404	295,972	1,348,119
Northwestern Mutual	39,484	142,584	134,649	129,435	188,705	245,794	253,519	1,134,170
Northwestern National						11,877	27,228	39,105
Phenix of Brooklyn	3,765,091							3,765,091
Phenix of Paris			21,238	66,597	97,325	140,530	153,387	482,077
Phoenix of Hartford	4,659,584	402,016	368,014	365,244	418,856	396,995	420,631	7,031,340
Providence Washington	278,138	190,649	197,743	179,955	209,547	221,319	231,224	1,508,575
Queen of America	9,878,024	607,874	604,103	614,935	646,043	682,427	708,406	13,741,812
Rochester German	365,253							365,253
St. Paul Fire and Marine	935,492	236,513	253,040	330,644	367,678	352,206	407,682	2,883,255
Springfield Fire.....	1,121,199	481,373	479,481	465,582	417,635	355,308	414,759	3,735,337
Stuyvesant.....				40,497	136,367	64,452	66,476	307,792
L'Union Paris, France	326,858	187,704	186,233	193,428	217,366	233,088	259,546	1,604,223
United States Fire							16,945	16,945
Vulcan						43,730	44,341	88,071
Westchester Fire.....	192,368	152,863	136,742	181,816	245,477	215,254	272,899	1,397,419
	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	11,725,600	13,131,183	122,386,138

RECAPITULATION.

Canadian Companies.....	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,570,095	6,398,098	112,799,510
British Companies ..	225,693,037	13,710,907	13,609,360	14,294,803	16,317,311	18,658,710	20,385,117	322,669,245
Foreign Companies.....	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	11,725,600	13,131,183	122,386,138
Grand Totals	368,981,717	27,499,158	26,474,833	27,783,852	31,246,530	35,954,405	39,914,398	557,854,893

(a) Formerly the German American Insurance.

SESSIONAL PAPER No. 9

TABLE III.—SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1919, inclusive.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Losses Paid, 1919.	Totals from 1869 to 1919.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	501,149	88,906	93,607	83,954	54,685	100,703	103,573	1,026,577
Anglo-American	2,092,941	122,659	117,243					2,332,843
Antigonish Farmers							617	617
Beaver Fire.....	None.	446	1,548	8,651	6,134	6,246	6,650	29,675
British America.....	7,305,478	296,396	284,695	307,959	308,856	342,914	295,455	9,141,753
British Colonial	11,911	26,494	77,723	77,235	76,231	75,224	97,715	442,533
British Northwestern.....	24,550	38,832	32,622	25,899	25,120	54,100	41,506	242,629
Canada Accident				5,133	15,487	27,894	27,354	75,868
Canada Agricultural ..	290,101							290,101
Canada Fire.....	698,133							698,133
Canada National.	76,620	79,174	86,858	118,220	60,239	90,463	65,623	577,197
Canada Security							1,486	1,486
Canadian Fire	1,493,705	121,913	112,465	98,389	102,873	135,061	114,692	2,179,098
Canadian Indemnity.....							29,963	29,963
(a) Canadian Lumbermen's Insur- ance Exchange			None.	None.	None.	None.	None.	None.
Canadian Surety							None.	None.
Central Canada Manufacturers	197,414							197,414
Citizens'	2,287,870							2,287,870
Cumberland Farmers							5	5
Dominion	148,255							148,255
Dominion Fire	869,225	156,371	143,303	108,593	144,222	153,982	151,412	1,727,108
Dominion of Canada Guarantee and Accident			188	6,304	11,796	10,329	14,017	42,634
Eastern	632,961							632,961
Eastern Canada Manufacturers	51,873							51,873
Equity Fire	1,437,805	87,921						1,525,726
Factories Insurance Co..	352,736	149,852	133,933	76,385				712,906
Fire Ins. Co. of Canada.						None.	18,881	18,881
General Accident of Canada.							3,353	3,353
Globe Indemnity....					16,937	47,210	53,192	117,339
Guardian Ins. Co. of Canada						None.	4,227	4,227
Halifax							26,826	26,826
Hamilton Fire				22,588				22,588
Hudson Bay Insurance Co	237,409	49,340	65,151	85,471	88,780	111,995	107,052	745,198
Imperial Guarantee and Accident						None	None	None
Imperial Underwriters	15,387	41,357	64,379	46,762	32,112	47,860	51,175	299,032
Kings Mutual							2,217	2,217
Liverpool-Manitoba	444,406	250,558	131,870	140,282	103,416	117,552	105,458	1,293,542
London and Lancashire Gtee. and Acct							None	None.
(b) London Mutual Fire	5,732,080	399,399	281,380	279,365	193,848	258,605	232,344	7,377,021
Manitoba Assurance Co	648,754							648,754
Mercantile Fire	1,619,892	171,603	135,375	148,499	108,324	155,239	96,116	2,435,048
Montreal-Canada Fire	1,323,209	95,710	89,385					1,508,304
Mount Royal.....	217,729	152,047	161,653	182,855	240,022	264,101	247,318	1,465,725
Mutual Fire							4,964	4,964
National Fire	287,732							287,732
North American Accident						None	None	None
North Empire Fire	114,497	63,427	57,905	103,303	60,462	63,864	74,264	537,722
North West Fire	92,072	69,258	84,093	94,041	84,169	68,528	70,502	562,663
Nova Scotia Fire	377,777							377,777
Occidental Fire	239,667	82,232	68,673	54,518	81,812	100,536	102,288	729,726
Ontario Fire	851,105							851,105
Ottawa Assurance Co.	866,253							866,253
Ottawa Agricultural	108,164							108,164
Pacific Coast Fire..	147,887	39,837	32,478	29,815	46,582	49,730	31,957	378,286
Pictou County Farmers'							1,239	1,239
Provincial	957,146							957,146
Quebec Fire.....	3,206,542	122,805	84,121	152,070	151,459	107,365	123,654	3,948,016
Richmond and Drummond	256,393							256,393
Rimouski	1,363,199							1,363,199
Royal Canadian	2,988,940							2,988,940
(c) Sovereign.....	736,216							736,216
Sovereign Fire.....	315,189							315,189
Stadacona	773,695							773,695
Victoria-Montreal.	59,878							59,878
Western.....	9,148,038	265,767	285,221	339,287	363,259	352,403	383,481	11,137,456
	51,611,983	2,972,304	2,625,869	2,595,578	2,376,825	2,741,904	2,690,576	67,605,039

(a) Formerly the Lumbermen's Fire Indemnity Contract.

(b) Formerly Agricultural Mutual.

(c) Formerly the Isolated Risk.

10 GEORGE V, A. 1920

TABLE III.—SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1919, inclusive—*Continued.*

	Totals from 1869 to 1913	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Losses Paid, 1919.	Totals from 1869 to 1919.
<i>British Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
(a) Albion Fire Ins. Association....	1,016,766							1,016,766
Alliance.....	2,815,563	144,836	90,381	114,750	128,786	208,832	118,137	3,621,294
Atlas.....	4,208,755	328,301	310,587	337,971	291,227	305,348	290,760	6,072,949
British Crown.....					155,243	168,707	167,846	491,796
British General.....							None	None
British Traders.....						4,910	47,585	52,495
Caledonian.....	4,153,441	274,450	237,083	290,004	245,501	226,913	162,163	5,549,555
Car and General.....						None	28,722	28,722
Century.....					54,337	95,756	72,507	222,600
China Fire.....							None	None
City of London.....	977,455							977,455
Commercial Union.....	10,882,826	470,222	471,565	630,752	487,239	654,903	401,419	14,007,926
(b) Eagle, Star and British Dom- inions.....			57,898	62,429	71,789	93,716	96,893	382,725
Employers' Liability.....	445,068	153,515	189,959	189,871	215,791	336,838	267,354	1,798,396
General Accident, Fire and Life.....	712,786	111,152	126,881	154,823	199,764	232,188	154,792	1,692,386
Glasgow and London.....	1,167,345							1,167,345
Guardian.....	8,697,379	558,248	482,686	588,909	600,081	736,998	595,484	12,259,785
Imperial.....	4,181,342							4,181,342
Lancashire.....	4,492,270							4,492,270
(c) Law Union and Rock.....	967,010	137,003	182,822	131,146	144,385	165,423	84,691	1,812,480
Liverpool and London and Globe.....	13,583,544	902,101	710,524	718,868	665,949	738,448	651,049	17,970,483
London Guarantee and Accident.....			None	11,956	84,980	225,052	318,268	640,256
London and Lancashire Fire.....	4,769,018	391,200	333,860	356,933	408,719	399,313	429,437	7,088,480
London Assurance.....	2,857,239	128,502	139,186	131,239	156,250	191,120	116,606	3,720,232
Manchester.....	1,914,238							1,914,238
Marine Insurance Co.....	None	None	None	None	None	None	None	None
Motor Union.....							None	None
National of Ireland.....	1,706,837							1,706,837
National Benefit.....						100	6,416	6,516
North British and Mercantile.....	12,946,482	595,746	495,777	497,670	380,690	578,480	481,484	15,976,329
Northern.....	7,180,041	469,372	385,857	571,654	497,231	650,170	435,718	10,190,043
Norwich Union.....	5,914,277	470,923	391,006	431,288	478,521	466,246	406,616	8,558,877
Ocean Accident and Guarantee.....			9,383	65,087	116,695	245,985	140,595	537,745
Palatine Insurance Co.....	80,428	155,132	112,917	199,057	145,755	165,436	143,958	1,002,683
Phoenix, of London.....	10,011,738	579,207	390,595	430,961	539,583	497,673	486,210	12,935,967
Provincial.....	27,148	38,618	19,781	18,029	73,748	34,789	23,033	240,146
Queen.....	3,325,321							3,325,321
Queensland.....						8,444	77,416	85,860
Royal Exchange.....	368,334	162,218	172,056	202,859	300,080	289,841	271,594	1,766,982
Royal Insurance Co.....	18,810,098	801,985	695,908	739,389	813,313	946,810	793,992	23,101,495
Scottish Commercial.....	177,329							177,329
Scottish Imperial.....	483,408							483,408
Scottish Metropolitan.....						None	None	None
Scottish Union and National.....	3,436,826	150,484	160,164	203,345	256,484	248,928	150,325	4,612,556
Sun Insurance Office.....	3,561,347	268,367	267,578	305,232	315,900	374,231	341,448	5,433,563
Union Assurance Society.....	3,486,292	261,460	244,608	324,375	283,847	295,827	306,205	5,202,614
Union of Canton.....					None	106,659	124,013	230,672
Union Marine.....						None	None	None
United Fire.....	549,440							549,440
Yangtze.....							None	None
Yorkshire.....	851,309	243,438	210,208	208,857	286,942	253,915	193,657	2,248,416
	140,758,700	7,796,480	6,889,360	7,926,463	8,358,290	9,907,999	8,397,483	190,034,775

(a) Formerly the Fire Insurance Association.

(b) Formerly the British Dominions General.

(c) Formerly the Law Union and Crown

SESSIONAL PAPER No. 9

TABLE III.—SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1919, inclusive—*Concluded*.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Losses Paid, 1919.	Totals from 1869 to 1919.
<i>Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
Aetna.....	4,822,052	157,403	218,329	154,964	200,303	232,672	195,477	5,981,200
Agricultural of Watertown.....	857,278				1,169	2,813	6,159	867,419
Alliance Insurance.....					34,111	54,086	42,405	130,602
American Alliance.....							1,208	1,208
American Central.....	67,059	116,411	53,203	51,021	34,015	51,316	47,000	420,025
American Equitable.....							None.	None.
American Fire.....	66,980							66,980
American Insurance Co.....	23,999	31,001	22,104	9,745	20,612	46,221	28,620	182,302
American Lloyds.....	14,425	547	1,577	5,162	104,643	13,226	4,707	144,2
Andes.....	5,668							5,668
Automobile.....					None.	None.	None.	None.
Boston.....						32,919	32,759	65,678
California Insurance Co.....	6,761	18,454	16,940	22,724	10,724	19,651	25,545	120,799
Citizens' of Missouri.....					700	2,940	3,709	7,349
Columbia.....					None.	None.	None.	None.
Commercial Union of N. Y.....					972	1,729	444	3,145
Connecticut Fire.....	1,124,073	45,620	61,620	75,504	70,711	97,796	72,310	1,547,634
Continental.....	453,278	186,493	134,112	138,224	259,116	221,655	195,412	1,588,290
Equitable Fire and Marine.....	4,998	23,237	13,775	21,224	22,489	37,360	25,867	148,950
Fidelity-Phoenix.....	833,304	167,322	196,960	170,811	239,408	214,934	174,458	1,997,197
Fire Assoc. of Phila.....						30,087	3,533	33,620
Fireman's Fund.....	33,044	70,200	53,843	50,481	77,606	145,276	94,864	525,314
Firemen's Insurance Co.....	35,042	31,934	27,968	29,729	52,215	43,694	22,030	242,612
General of Paris.....	48,179	57,609	43,508	70,785	48,616	57,806	58,490	384,993
Germania Fire.....	67,751	39,899	37,468					145,118
Girard.....							None.	None.
Glens Falls.....	None.	50,315	64,409	93,811	80,528	97,434	72,998	459,495
Globe and Rutgers.....		33,280	102,908	231,851	251,550	388,051	363,042	1,370,682
(a) Great American.....	1,116,371	282,743	214,572	218,112	245,174	390,173	210,840	2,707,985
Hartford Fire.....	6,208,287	497,045	461,245	444,513	493,217	601,926	498,301	9,204,534
Home, New Haven.....	60,691							60,691
Home Insurance Co., New York.....	2,210,752	419,937	459,169	428,152	560,974	615,563	597,061	5,291,608
Insurance Co. of North America.....	2,893,461	221,792	248,106	197,638	285,303	367,751	314,553	4,533,604
Insurance Co. of the State of Pa.....	145,731	104,580	73,492	61,158	138,139	143,453	84,696	751,249
Lumber Insurance Co.....	644,878	81,919	1,640					728,437
Lumbermen's Underwriting Alliance.....						19,163	38,970	58,133
Manufacturing Lumbermen's Underwriters.....						8,544	163,638	172,182
Mechanics and Traders.....						15,293	19,538	34,831
Merchants' Fire.....					1,517	3,447	3,196	8,160
Millers National.....			5,992	13,682	46,934	29,205	15,835	111,648
National-Ben Franklin.....		24,377	63,784	38,586	47,282	52,560	42,073	268,662
National Fire.....	972,533	334,060	462,862	251,861	292,667	295,654	213,869	2,823,506
National Union Fire.....	246,531	128,504	109,073	130,583	152,877	175,137	80,931	1,023,636
La Nationale.....		10,092	68,357	86,606	117,523	141,247	217,998	641,823
Newark.....						5,748	7,418	13,166
New Hampshire.....						15,358	19,466	34,824
New Jersey.....						20,523	1,978	22,501
Niagara Fire.....	70,579	84,046	83,073	100,776	74,328	117,369	107,035	637,206
Northwestern Mutual.....						2,251	100	2,351
Northwestern National.....	21,299	65,300	78,625	59,404	98,856	133,692	83,613	540,789
Phoenix of Brooklyn.....	2,154,363							2,154,363
Phoenix of Paris.....			4,343	31,061	37,592	56,683	69,273	198,952
Phoenix of Hartford.....	2,721,309	237,983	190,790	193,557	186,850	275,584	189,148	3,995,221
Providence of Washington.....	120,004	125,910	130,804	119,694	106,445	163,329	114,611	885,797
Queen of America.....	5,799,801	357,208	321,095	334,706	340,329	381,137	327,978	7,862,254
Rochester-German.....	193,689							193,689
St. Paul Fire and Marine.....	451,930	101,116	122,113	203,285	239,822	284,084	169,768	1,572,168
Springfield Fire and Marine.....	519,209	277,903	287,942	306,783	266,376	194,874	190,697	2,043,784
Stuyvesant.....				39,388	150,349	76,239	39,785	305,761
L'Union, Paris, France.....	153,734	104,669	118,084	121,039	128,666	145,212	105,154	876,558
United States Fire.....							None.	None.
Vulcan.....						15,197	13,522	28,719
Westchester Fire.....	83,873	89,591	92,835	85,402	123,279	166,287	112,031	753,298
	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,709,349	5,554,113	66,982,657

RECAPITULATION.

Canadian Companies.....	51,601,983	2,972,304	2,625,869	2,595,578	2,376,825	2,741,904	2,690,576	67,605,039
British Companies.....	140,758,800	7,796,480	6,885,360	7,926,463	8,358,290	9,907,999	8,397,483	190,034,775
Foreign Companies.....	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,709,349	5,554,113	66,982,657
	227,618,649	15,347,284	14,161,949	15,114,063	16,379,102	19,359,252	16,642,172	324,622,471

(a) Formerly the German American Insurance Company.

TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1919, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year	Amount of Risks at Date of Statement.	Losses paid.
<i>Canadian Companies.</i>	\$	\$	\$	\$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	63,921,494	68,465,914*	411,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	153,436,153	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	702,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,006,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,095	221,756,637	1,069,809
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
1905	3,013,714	301,816,272	328,340,100	1,399,065
1906	3,179,319	324,168,552	354,604,064	1,602,131
1907	3,631,335	375,927,812	412,019,532	1,801,449
1908	3,819,372	423,764,660	433,913,379	2,655,226
1909	3,764,341	455,432,696	473,744,578	2,123,508
1910	4,334,612	528,093,567	502,510,417	2,544,650
1911	4,727,141	572,066,012	549,604,374	2,519,179
1912	5,063,409	653,582,426	644,099,996	2,731,761
1913	5,099,298	712,651,986	684,512,207	3,020,551
1914	5,016,653	663,539,377	700,239,242	2,972,304
1915	4,559,076	673,244,131	682,793,482	2,625,869
1916	4,817,876	742,805,919	662,129,297	2,595,578
1917	4,782,833	819,328,851	689,229,995	2,376,825
1918	5,570,095	903,126,573	757,301,291	2,741,914
1919	6,398,098	1,170,988,412	865,120,232	2,690,576
Totals	112,799,510			67,605,039

*These returns are imperfect.

SESSIONAL PAPER No. 9

TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Year 1869 to 1919 inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year	Amount of Risks at Date of Statement.	Losses paid.
<i>British Companies.</i>	\$	\$	\$	\$
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	143,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,263	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	422,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,187
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	789,146,201	976,873,509	5,776,725
1909.....	9,720,997	832,409,237	1,059,251,521	4,849,587
1910.....	10,243,235	936,097,608	1,143,463,774	5,488,726
1911.....	11,205,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,318	1,430,070,127	6,319,064
1913.....	13,138,597	1,318,925,094	1,595,793,865	6,939,451
1914.....	13,710,907	1,398,200,494	1,736,187,120	7,796,480
1915.....	13,609,360	1,438,037,721	1,828,316,532	6,889,360
1916.....	14,294,803	1,606,346,835	1,958,789,616	7,926,463
1917.....	16,317,311	1,914,891,756	2,157,687,223	8,358,290
1918.....	18,658,710	2,147,570,916	2,414,696,483	9,907,999
1919.....	20,385,117	2,430,418,685	2,559,021,814	8,397,483
Totals.....	322,669,245.	.....	.....	190,034,775

TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1919 inclusive—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year	Amount of Risks at Date of Statement.	Losses paid.
<i>Foreign Companies.</i>	\$	\$	\$	\$
1869.....	165,166*	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	311,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,880,550	99,389
1877.....	213,830	21,013,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	20,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,561,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
1906.....	2,907,270	213,613,168	234,206,935	1,152,916
1907.....	3,130,234	239,440,520	265,401,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,504
1909.....	3,564,126	292,133,934	330,290,388	1,673,731
1910.....	4,147,684	352,864,510	388,302,549	2,259,017
1911.....	4,642,420	417,473,032	460,615,743	2,235,881
1912.....	6,038,984	572,182,988	609,273,561	3,068,756
1913.....	7,508,052	893,623,473	871,619,317	4,043,757
1914.....	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915.....	8,306,397	1,000,271,051	1,020,510,788	4,646,720
1916.....	8,671,173	1,069,085,926	1,099,139,323	4,592,022
1917.....	10,146,386	1,314,839,392	1,139,280,296	5,643,987
1918.....	11,725,600	1,555,337,567	1,351,517,067	6,709,349
1919.....	13,131,183	1,789,806,097	1,480,254,415	5,554,113
Totals.....	122,386,138			66,982,657

TOTALS FOR ALL YEARS FROM 1869 TO 1919 INCLUSIVE.

Canadian Companies.....	112,799,510			67,605,039
British Companies.....	322,669,245			190,034,775
Foreign Companies.....	122,386,138			66,982,657
Grand totals..	557,854,893			324,622,471

*These returns are imperfect.

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1919.

THE ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses		Remarks.
						Not Resisted.	Resisted.	
Fire—In Canada.....	\$ 224,010	\$ 29,904,691	\$ 25,162,488	\$ 113,248	\$ 103,573	\$ 11,138	\$	Total business December 31, 1919.
Fire—In other countries.....	3,593	630,170	269,871	1,023	1,023	None.	None.	
Hail—In Canada.....	23,981	1,720,810	None	15,532	15,532	None.	None.	
Totals.....	251,584	32,255,671	25,432,359	129,803	120,128	11,138	None.	

THE BRITISH AMERICA ASSURANCE COMPANY.

Fire—In Canada.....	795,194	135,936,834	109,125,698	324,685	295,455	110,000	3,172	Total business December 31, 1919.
Fire—In other countries.....	2,120,068	462,355,161	348,501,953	894,140	942,710	300,000	4,709	
Auto (Including Fire Risk)—In Canada	38,728	5,461,288	3,191,033	35,695	32,781	4,000	None.	
Auto (Excluding Fire Risk)—In Canada	33,071			22,562	21,612	6,000	None.	
Explosion—In other countries	3,086	6,627,668	2,653,075	85	84	1	None.	
Hail—in Canada.....	64,684		None.	47,357	47,357	None.	None.	
Inland Transportation—In Canada ..	15,735			5,630	5,630	None.	None.	
Inland Transportation—In other countries.	1,039			304	304	None.	None.	
Marine—In Canada.....	801,980			796,335	714,030	475,000	None.	
Marine—In other countries ..	111,098			6,314	121,313	115,000	None.	
Totals	3,987,683			2,133,107	2,181,276	1,010,001	7,881	

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Fire—In Canada	187,362	27,407,997	22,265,685	95,679	97,715	8,136	6,492	Total business December 31, 1919.
Fire—In other countries	27,281			19,149	19,149	None.	None.	
Totals	214,643			113,828	116,864	8,136	6,492	

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Fire—In Canada	89,089	14,816,703	7,824,150	35,986	41,506	2,169	None.	Total business December 31, 1919.
Fire—In other countries	32,329	3,028,228	1,743,831	6,092	862	5,231	None.	
Totals	121,418	17,844,931	9,567,981	42,078	42,368	7,400	None.	

TABLE V.—Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1919. -Continued.

THE CANADA ACCIDENT INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire—In Canada	76,376	23,006,974	9,059,340	25,949	27,351	5,449	None	
Accident	57,687	23,325,114	14,022,605	27,863	23,821	14,491	5,000	
Auto (Including Fire Risk)	32,810	2,302,790	1,264,516	24,507	14,737	9,625	300	
Auto (Excluding Fire Risk)	49,189	10,285,000	7,307,300	18,438	16,460	5,737	None	
Burglary	4,616	605,168	405,171	2,012	3,282	89	None	Total business December 31, 1919.
Liability	290,832	2,945,000	2,055,000	122,781	166,628	30,838	8,150	
Guarantee	12,813	1,041,752	759,434	3,514	4,514	1,300	None	
Plate Glass	16,550			12,571	12,780	1,880	None	
Sickness	35,723			23,619	31,479	5,765	None	
Totals	487,686			267,254	301,108	75,215	13,450	=

THE CANADA SECURITY ASSURANCE COMPANY.

Fire	27,913	2,722,067	1,886,508	1,486	1,486	None	None	Total business December 31, 1919.
Hail	171,175	2,610,188	None	96,794	96,461	550	250	
Totals	199,118	5,332,255	1,886,508	98,280	97,947	550	250	

THE CANADIAN FIRE INSURANCE COMPANY.

Fire—In Canada	345,098	39,011,308	43,584,736	107,756	114,692	10,279	None	Total business December 31, 1919.
Fire—In other countries	11,300	1,378,825	969,644	3,741	3,741	None	None	
Auto (including Fire Risk)	10,547	783,841	709,824	5,207	4,997	210	None	
Totals	366,945	41,173,977	45,263,604	116,704	123,430	10,489	None	

CANADIAN INDEMNITY COMPANY.

Fire { In Canada	87,222	6,826,765	6,507,863	23,680	29,983	595	None	Total business December 31, 1919.
{ In other countries	3,615	327,090	250,887	2,137	2,137	None	None	
Hail { In Canada	140,214	2,687,521	None	66,227	66,227	None	None	
{ In other countries	None	None	None	481	481	None	None	
Totals	231,051	9,841,376	6,758,750	6,758,750	98,808	595	None	

THE CANADIAN SURETY COMPANY.

Automobile (Including Fire Risk)—In Can.	4,664	608,546	358,535	3,478	3,629	4,08	None.
Automobile (Excluding Fire Risk)—In Can.	14,743	4,639,525	2,565,863	4,299	2,530	2,015	None.
Burglary....{In Canada.....	10,669	1,698,228	622,737	3,752	2,952	1,223	None.
Guarantee.....{In other countries.....	11,851	3,777,274	3,652,828	None.	None.	None.	612
Plate Glass—In Canada.....	88,732	21,146,890	12,652,649	5,997	9,753	9,070	Total business December 31, 1919.
Forgery—In Canada.....	30,755	8,502,407	7,120,593	3,129	2,116	1,747	None.
Totals.....	None.	14,000	14,000	2,951	2,525	355	None.
	165,803			23,606	23,505	14,818	612

THE DOMINION FIRE INSURANCE COMPANY.

Fire.....	382,067	47,468,704	54,151,275	146,194	151,412	8,864	2,500
Automobile (Including Fire Risk).....	46,820	77,960	74,960	294	294	None.	None.
Hail.....	46,335	1,214,127	None.	44,044	44,044	None.	None.
Marine.....	97,736	2,960,985	2,960,985	31,135	21,382	9,733	None.
Totals.....	526,958	51,721,776	57,187,220	221,667	217,132	18,617	2,500

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT.

Fire.....	50,899	9,352,409	10,709,730	16,171	14,017	7,349	None.
Accident.....	253,043	49,609,278	40,316,503	73,730	68,959	29,387	None.
Automobile (Including Fire Risk).....	60,378	8,301,675	3,927,449	32,131	26,496	5,978	None.
Burglary.....	95,703	1,166,270	728,006	34,388	34,309	3,887	None.
Guarantee.....	6,198	31,416,991	24,869,315	2,303	2,503	1,300	None.
Plate Glass.....	48,515	.....	.....	1,627	3,217	5,917	None.
Sickness.....	30,795	.....	.....	23,657	23,472	3,697	None.
Totals.....	162,998	.....	.....	87,023	93,217	21,647	None.
	708,529			271,030	266,190	79,162	None.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Fire—In Canada.....	8,751	3,742,850	1,859,113	5,136	3,353	162	None.
Accident.....	48,391	12,727,957	7,973,140	18,052	22,219	2,833	None.
Automobile (Including Fire Risk).....	797	188,500	121,500	75	75	None.	None.
Accident and Sickness Combined—In Can.	78,165	1,687,700	375,600	36,486	40,838	5,118	None.
Automobile (Excluding Fire Risk)—In Canada	145,530	33,230,060	22,439,140	87,749	69,316	40,402	None.
Liability (In Canada.....	5	20,000	20,000	None.	None.	None.	None.
Guarantee—In Canada.....	81,399	6,860,300	5,752,900	37,709	47,200	22,509	None.
Hail—In Canada.....	268	None.	105,000	None.	8,500	1,000	None.
Sickness (In Canada.....	10,171	6,993,539	5,050,989	824	None.	824	None.
Steam Boiler—In Canada.....	36,401	782,618	None.	29,302	29,217	85	None.
Steam Boiler—In other countries.....	30,078	.....	.....	18,676	20,168	6,008	None.
Totals.....	137	5,174,939	10,322,080	53	74	192	None.
	46,949	177,500	177,500	2,688	2,747	None.	None.
	1,046	.....	.....	None.	None.	84,163	None.
	488,078	.....	.....	236,750	243,737	.....	.....

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc. business transacted by Companies transacting Fire and other classes of Insurance, for 1919.—Continued.

THE GLOBE INDEMNITY COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire	138,356	29,400,894	25,297,592	55,219	53,192	10,863	None.	Total business, December 31, 1919.
Accident	190,496	59,172,250	49,820,150	79,447	89,947	21,500	None.	
Automobile (excluding Fire Risk)	113,406	7,341,850	4,482,150	67,508	43,508	13,500	None.	
Burglary	3,341	685,250	422,000	2,061	1,374	687	None.	
Liability	240,321	5,189,000	2,509,000	132,922	139,789	46,570	None.	
Guarantee	13,073	3,945,550	1,955,350	1,846	3,845	6,000	None.	
Sickness	137,295			82,994	100,494	16,000	None.	
Totals	836,288			438,799	432,149	115,120	None.	

THE GUARDIAN INSURANCE COMPANY OF CANADA.

Fire—In Canada	6,212	9,180,301	1,762,442	4,883	4,227	655	None.	Total business, December 31, 1919.
Fire—In other countries	390,577			175,063	94,657	127,466	None.	
Accident—In Canada	37,654			12,225	10,180	3,515	500	
Auto (including Fire Risk)	30,939			29,576	23,460	6,116	None.	
Auto (excluding Fire Risk)	84,083			37,361	40,505	15,471	None.	
Burglary—In Canada	11,790			11,089	11,129	3,153	None.	
Liability—In Canada	52,209			40,712	50,403	13,427	None.	
Guarantee—In Canada	8,814			1,772	5,052	1,565	None.	
Plate Glass—In Canada	11,847			7,440	6,774	1,218	None.	
Sickness—In Canada	38,944			32,126	29,636	9,584	None.	
Totals	583,099			352,247	276,023	182,170	500	

THE IMPERIAL GUARANTEED AND ACCIDENT INSURANCE COMPANY OF CANADA.

Accident	150,945	25,403,820	19,183,940	78,214	83,252	13,236	13,000	Total business, December 31, 1919.
Automobile (including Fire Risk)	30,206	2,468,834	1,516,267	16,105	14,850	4,230	None.	
Automobile (excluding Fire Risk)	41,954	6,695,000	6,485,000	15,238	17,658	3,330	None.	
Liability	2,006	250,000	415,000	65	None.	65	900	
Guarantee	41,617	12,330,167	10,992,794	9,051	3,351	9,300	None.	
Plate Glass	5,849			4,535	4,365	575	None.	
Sickness	116,272			65,225	68,588	11,686	None.	
Totals	388,849			188,433	192,064	42,422	13,900	

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident—In Canada	102,437	26,392,196	21,199,646	41,319	30,687	18,628	None.
In other countries	None.	None.	None.	None.	None.	350	1,500
Automobile (including Fire Risk) — In Canada	11,419			4,077	968	3,109	None.
Automobile (excluding Fire Risk) — In Canada	73,921			31,858	27,145	7,964	430
In other countries	None.	None.	None.	10,352	3,102	1,000	6,500
Liability—In Canada	24,439			9,038	10,635	4,614	200
In other countries	None.	None.	None.	-12,476	5,099	21,000	9,250
Guarantee—In Canada	50,719	9,272,857	6,391,926	12,951	5,456	8,884	None.
In other countries	None.	None.	None.	-1,015	-1,015	600	1,000
Plate Glass — In Canada	18,839			14,397	12,933	2,894	None.
Sickness — In Canada	80,950			57,999	56,539	17,796	None.
Totals	362,724			195,482	151,559	86,839	18,880

Total business, December 31, 1919.

THE MOUNT ROYAL ASSURANCE COMPANY.

Fire—In Canada	588,018	89,800,858	75,643,288	234,319	247,318	37,757	None.
In other countries	20,316	3,976,418	3,716,581	511	511	None.	None.
Plate Glass—In Canada	15,757			3,820	3,820	None.	None.
Totals	624,091			238,650	251,649	37,757	None

Total business, December 31, 1919.

THE MUTUAL FIRE ASSOCIATION OF CANADA, LIMITED.

Fire—In Canada	15,190	1,117,553	1,063,453	4,864	4,964	None.	None.
In other countries	45	2,000	2,000	None.	None.	None.	None.
Totals	15,235	1,119,953	1,065,453	4,864	4,964	None.	None.

Total business December 31, 1919.

THE NORTH AMERICAN ACCIDENT INSURANCE CO.

Accident—In Canada	47,363	15,594,667	9,104,703	20,976	16,541	3,562	2,600
In other countries	675	290,200	139,450	24	244	None.	None.
Automobile (including Fire Risk) — In Can.	17,817	972,968	899,503	10,899	9,857	2,695	None.
Automobile (excluding Fire Risk) — In Can.	45,258	5,418,333	5,368,333	18,927	19,114	6,060	None.
Burglary—In Canada	900	152,000	136,250	82	82	None.	None.
Liability—In Canada	234,182	2,488,000	2,713,000	188,934	167,321	110,128	None.
In other countries	300			2,510	2,040	470	None.
Plate Glass — In Canada	23,349			15,677	15,890	2,311	None.
Sickness—In Canada	30,903			18,002	19,472	3,171	None.
In other countries	915			234	259	None.	None.
Totals	401,662			276,285	250,820	128,397	2,600

Total business, December 31, 1919.

THE NORTHWEST FIRE INSURANCE COMPANY.

Fire — In Canada	145,079	20,920,294	19,473,675	67,860	70,502	6,512	None.
In other countries	4,094	725,567	401,026	1,146	1,146	1,000	None.
Totals	149,173	21,645,861	19,874,701	69,006	71,648	7,512	None.

Total business, December 31, 1919

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which do business soustside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance, for 1919.—(continued).

THE PACIFIC COAST FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire—In Canada	\$ 112,187	\$ 24,617,948	\$ 16,554,452	\$ 32,333	\$ 31,957	\$ 3,909	\$ 3,334	Total business, December 31, 1919.
Fire—In other countries	90,735	21,897,443	7,851,885	65,401	58,957	14,941	None.	
Totals	202,922	46,515,391	24,406,337	97,734	90,914	18,850	3,334	

THE WESTERN ASSURANCE COMPANY.

Fire—In Canada	710,373	253,113,119	119,252,493	356,119	383,481	83,000	13,537	Total business, December 31, 1919.
Fire—in other countries	1,920,315	691,415,149	448,339,382	1,052,349	1,142,157	353,580	4,314	
Auto (including Fire Risk)—In Canada	54,527	4,510,541	2,735,257	26,386	24,062	3,716	None.	
Auto (excluding Fire Risk)—In Canada	30,854			19,383	11,883	7,500	None.	
Explosion—In Canada	19,090	32,041,305	2,649,713	None	None	None	None.	
Explosion—In other countries	8,207	15,755,912	3,760,988	—201	238	None	None.	
Inland Transportation—In Canada	24,872			7,460	7,197	263	None.	
Inland Transportation—In other countries	13,775	10,110,148	198,060	4,873	3,873	1,000	None.	
Marine—In Canada	202,674			153,048	138,785	100,000	None.	
Marine—In other countries	1,510,694	495,126,485	49,281,183	1,243,023	1,360,072	1,516,598	17,520	
Tornado—In other countries	23,180	9,721,665	12,035,143	4,413	3,814	895	None.	
Totals	4,527,501			2,866,853	3,075,562	2,066,552	35,371	

ÆTNA INSURANCE COMPANY.

Fire	460,381	53,557,619	52,021,793	200,881	195,477	26,704	None.	In Canada, December 31, 1919.
Automobile (including Fire Risk)	17,291	1,263,188	997,623	10,067	9,903	326	None.	
Tornado	1,363	368,910	803,566	3,145	3,124	21	None.	
Totals	479,035	55,189,717	53,822,982	214,093	208,501	27,054	None.	

ALLIANCE ASSURANCE COMPANY, LIMITED.

Fire.....	354,981	43,442,961	51,399,808	109,270	118,137	13,472	13,900
Accident.....	23,613	5,093,949	4,512,850	6,254	3,734	2,575	None
Automobile (including Fire Risk)	19,104	1,056,302	899,957	10,976	9,715	3,400	None.
Automobile (excluding Fire Risk)	16,588	4,734,000	3,639,000	15,471	6,266	10,425	None.
Burglary.....	478	112,000	91,500	100	None	100	None.
Liability.....	29,491	2,345,000	2,244,000	16,637	11,908	5,524	None.
Guarantee.....	21,274	3,821,966	3,496,049	1,392	6,792	1,100	None.
Hail.....	82,680	1,519,866	None.	65,267	65,267	None.	None.
Plate Glass.....	1,785	.....	.....	246	96	150	None.
Sickness.....	25,108	.....	.....	16,647	14,162	3,857	None.
Totals.....	575,102	.....	.....	242,260	256,077	40,603	13,900

In Canada, December 31, 1919.

THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA.

Fire.....	135,457	32,707,263	19,958,609	44,454	42,405	8,084	None.
Automobile (including Fire Risk)	466	70,400	70,300	None	None	None	None
Totals.....	135,922	32,777,663	20,028,909	44,454	42,405	8,084	None

In Canada, December 31, 1919.

AMERICAN ALLIANCE INSURANCE COMPANY.

Fire.....	5,838	1,984,100	370,487	1,672	1,208	969	None.
Automobile (including Fire Risk)	166	76,365	9,850	None.	None.	None.	None.
Totals	6,004	2,060,465	380,337	1,672	1,208	969	None

In Canada, December 31, 1919.

AMERICAN CENTRAL INSURANCE COMPANY.

Fire.....	107,881	31,107,874	12,186,262	42,836	47,000	11,039	None
Tornado	739	248,200	498,260	1,577	1,577	None.	None
Totals	108,620	31,356,134	12,684,522	44,413	48,577	11,039	None.

In Canada, December 31, 1919.

AMERICAN LLOYDS, UNDERWRITERS AT.

Fire.....	21,502	5,905,315	4,934,643	3,501	4,707	58	None
Sprinkler Leakage	768	382,250	1,116,000	7,556	7,168	755	None
Totals	22,270	6,287,595	6,050,703	11,057	11,875	813	None

In Canada, December 31, 1919.

TABLE V. Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc. business transacted by Companies transacting Fire and other classes of Insurance, for 1919.—Continued.

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire	\$	\$	\$	\$	\$	\$	\$	
Automobile (including Fire Risk)	424,067	45,856,459	33,427,632	176,746	167,846	21,330	None	In Canada, December 31, 1919.
	113,865	17,297,062	4,674,624	107,801	108,611	3,265	None	
Totals	537,932	63,153,521	38,102,256	284,547	276,457	24,585	None	

BRITISH TRADERS INSURANCE COMPANY, LIMITED.

Fire	154,600	18,116,491	15,033,374	58,485	47,585	21,744	2,000	In Canada December 31, 1919.
Automobile (including Fire Risk)	9,920	856,315	672,795	3,593	3,523	70	None	
Automobile (excluding Fire Risk)	15,324	1,668,995	1,375,900	6,628	5,223	1,405	None	
Hail	47,156	897,130	None	32,244	32,244	None	None	
Totals	227,000	21,508,931	17,081,069	100,950	88,575	23,219	2,000	

CAR AND GENERAL INSURANCE CORPORATION, LIMITED.

Fire	71,862	24,240,658	5,956,637	30,342	28,722	1,620	None	In Canada, December 31, 1919.
Accident	732	346,750	264,451	34	34	None	None	
Automobile (including Fire Risk)	7,087	1,023,141	636,057	2,103	2,085	17	None	
Automobile (excluding Fire Risk)	1,303	790,000	250,000	604	319	375	None	
Liability	1,114	90,000	90,000	60	None	60	None	
Hail	154,444	2,300,663	None	90,132	90,132	None	None	
Sickness	633	193	87	106	None	
Totals	237,175	123,558	121,370	2,178	None	

COLUMBIA INSURANCE COMPANY.

Fire	None	None	None	None	None	None	None	In Canada, December 31, 1919.
Automobile (including Fire Risk)	62,519	5,784,002	5,193,231	30,014	23,938	11,000	None	
Inland Transportation	9,414	36,728,052	123,070	2,800	1,301	1,500	None	
Totals	71,933	42,512,054	5,316,401	32,814	25,239	12,500	None	

CONNECTICUT FIRE INSURANCE COMPANY.

Fire	192,191	31,484,634	22,824,467	74,825	72,310	9,701	None.	In Canada, December 31, 1919.
Hail	108,516	4,974,720	None.	69,077	69,010	75	None.	
Totals	300,707	36,459,354	22,824,467	143,902	141,320	9,776	None.	

THE CONTINENTAL INSURANCE COMPANY.

Fire	462,310	63,624,159	51,091,777	186,637	195,412	30,262	None.	In Canada, December 31, 1919.
Explosion ..	8,558	3,310,750	1,634,750	None.	None.	None.	None.	
Hail	108,038	2,146,486	None.	91,967	91,967	None.	None.	
Tornado ..	560	421,650	328,650	None.	None.	None.	None.	
Totals	579,466	69,533,045	53,055,177	278,604	287,379	30,262	None.	

THE EAGLESTAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

Fire	293,217	47,181,970	39,003,639	103,927	96,893	21,278	4,600	In Canada, December 31, 1919.
Hail	51,595	82,424,344	None.	21,876	21,876	None.	None.	
Totals	344,812	129,606,314	39,003,639	125,803	116,769	21,278	4,000	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire	683,124	89,518,669	84,894,238	284,149	267,354	35,854	23,663	In Canada December 31, 1919.
Accident ..	129,790	89,250,984	82,822,224	52,022	41,247	10,750	14,750	
Automobile (including Fire Risk) ..	73,070	5,408,731	3,889,600	32,367	33,443	1,197	None.	
Automobile (excluding Fire Risk) ..	219,867	43,655,000	30,111,500	90,800	84,800	16,120	18,880	
Burglary ..	3,993	854,283	509,383	571	571	None.	None.	
Liability ..	532,839	12,501,000	11,531,000	382,618	340,522	140,615	69,385	
Explosion ..	450	75,000	75,000	None.	None.	None.	None.	
Guarantee ..	80,113	26,170,627	18,854,448	9,399	35,677	20,500	1,500	
Hail	105,666	3,771,316	None.	91,832	91,832	None.	None.	
Sickness ..	83,967	1,611,745	1,409,495	42,445	45,825	13,000	None.	
Totals	1,912,879	272,817,355	231,096,888	986,203	941,271	238,036	128,178	

FIDELITY-PHENIX FIRE INSURANCE COMPANY.

Fire	438,717	58,042,147	46,819,074	172,258	174,455	24,961	None.	In Canada, December 31, 1919.
Explosion ..	8,331	2,059,750	935,750	None.	None.	None.	None.	
Hail	96,434	1,160,943	None.	76,013	76,013	None.	None.	
Tornado ..	1,840	798,106	1,155,346	40	None.	40	None.	
Totals	545,322	62,060,946	48,910,170	248,311	250,471	25,001	None.	

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance, for 1919. *(Continued.)*

FIREMAN'S FUND INSURANCE COMPANY.								
Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire.....	\$ 206,950	\$ 30,256,813	\$ 26,552,244	\$ 125,096	\$ 94,864	\$ 72,770	\$ None.	In Canada, December 31, 1919.
Automobile (including Fire Risk)	16,025	1,027,153	626,581	7,775	6,210	2,510	None.	
Inland Transportation.....	4,872	988,204	216,050	7,573	10,008	121	None.	
Totals.....	227,847	32,272,170	27,394,878	130,434	111,082	75,401	None	
GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION LIMITED.								
Fire	412,699	56,869,334	52,533,918	173,383	154,792	39,471	5,150	In Canada, December 31, 1919.
Automobile (including Fire Risk)	31,424	4,896,336	2,431,308	13,817	9,912	3,980	None.	
Hail	8,826	151,478	None.	3,690	3,651	39	None.	
Totals	452,949	60,917,148	54,965,226	190,890	168,355	43,490	5,150	
GLENS FALLS INSURANCE COMPANY.								
Fire	191,848	36,160,566	21,999,942	84,741	72,098	14,111	6,000	In Canada, December 31, 1919.
Automobile (including Fire Risk)	36,448	3,175,702	2,002,992	19,499	21,969	1,980	2,600	
Explosion	45,248	25,280,826	8,934,390	689	689	None.	None.	
Hail	161,679	..	None.	69,960	68,760	1,200	None.	
Tornado.....	2,339	594,913	537,943	1,026	776	250	None.	
Totals	437,562	..	33,475,267	178,415	165,192	17,541	8,600	
THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.								
Fire.....	723,096	95,804,218	76,305,689	329,837	363,042	89,867	16,426	In Canada, December 31, 1919.
Automobile (including Fire Risk)	420	27,800	23,900	None.	None.	None.	None.	
Automobile (excluding Fire Risk).....	None.	340	None.	None.	None.	None.	None.	
Explosion.....	130,815	69,941,811	33,237,151	None.	145	None.	None.	
Inland Transportation	164	7,800	7,800	None.	None.	None.	None.	
Totals.....	854,495	165,781,969	109,574,510	329,837	363,187	89,867	16,426	

GREAT AMERICAN INSURANCE COMPANY.

Fire.....	479,433	76,074,064	59,903,117	267,582	240,840	75,465	4,500
Automobile (including Fire Risk)	35,361	1,304,859	888,508	17,447	16,768	2,025	None.
Explosion	7,052	1,608,400	707,500	None	None	None.	None.
Hail	38,816	377,546	None.	19,204	21,990	None.	None.
Sprinkler Leakage.....	None.	None	10,000	None	None	None.	None.
Tornado.....	1,297	400,739	613,044	3,004	2,474	530	None.
Totals.....	561,959	79,765,658	62,122,169	307,237	282,072	78,020	4,500

HARTFORD FIRE INSURANCE COMPANY.

Fire.....	1,178,181	160,938,270	142,905,933	493,116	498,301	95,521	None.
Automobile (including Fire Risk)	36,408	5,975,216	2,729,747	12,311	12,390	40	None.
Explosion.....	46,807	30,110,983	17,293,150	36	36	None.	None.
Hail.....	420,942	6,962,308	None	281,791	281,722	69	None.
Inland Transportation.....	44,401	100,480	25,350	26,902	28,412	742	None.
Sprinkler Leakage.....	20,193	3,505,750	5,949,885	8,776	8,691	85	None.
Tornado.....	18,083	6,579,786	10,288,891	63,538	37,354	26,233	None.
Totals	1,765,015	214,222,793	179,192,956	886,470	866,906	122,690	None

HOME INSURANCE COMPANY.

Fire.....	1,401,820	153,248,899	152,930,120	554,225	597,061	153,454	1,000
Automobile (including Fire Risk).....	75,098	6,600,021	3,347,344	49,164	45,943	7,946	None.
Explosion.....	106,083	66,399,905	36,073,030	16	16	None.	None.
Hail.....	472,251	7,163,299	None.	295,914	300,898	538	None.
Sprinkler Leakage	7,507	1,619,300	2,451,500	2,453	2,429	105	None.
Tornado.....	28,966	7,510,819	13,122,107	145,899	24,600	122,280	None.
Totals.....	2,091,725	242,632,243	207,924,101	1,047,701	970,947	284,323	1,000

INSURANCE COMPANY OF NORTH AMERICA.

Fire.....	748,787	134,575,947	105,623,940	326,793	314,553	37,955	None.
Automobile (including Fire Risk).....	49,847	2,618,615	1,967,548	17,956	17,620	788	None.
Automobile (excluding Fire Risk).....	4,972	104,500	77,600	6,270	5,873	397	None.
Explosion	103,570	59,567,193	16,694,531	91	91	None.	None.
Inland Transportation	12,367	915,529	162,381	4,319	4,297	250	None.
Totals	919,363	198,781,781	124,526,000	355,429	342,434	39,390	None

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1919.—Continued.

THE INSURANCE COMPANY OF THE STATE OF PA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire	\$	\$	\$	\$	\$	\$	\$	
Tornado	182,551	25,440,800	17,746,100	70,096	84,606	10,782	None.	In Canada, December 31, 1919.
	1,330	554,855	580,305	289	289	None.	None.	
Totals	183,881	25,995,655	18,326,405	70,385	84,985	10,782	None.	

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Fire	281,212	36,167,651	42,006,501	72,140	84,691	7,142	None	In Canada, December 31, 1919.
Accident	27,650	5,202,686	6,191,226	11,360	10,217	2,462	4,063	
Automobile (excluding Fire Risk)	26,075			15,408	11,375	4,033	None.	
Burglary	3,382	577,649	182,207	2,120	2,331	914	None.	
Liability	30,543			7,420	13,468	15,328	None.	
Plate Glass	3,435			4,634	4,634	None	125	
Sickness	11,213			13,728	12,902	2,382		
Totals	383,540			126,810	139,618	32,261	4,188	

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Fire	637,131	83,517,390	62,286,098	338,913	318,268	86,654	33,000	In Canada December 31, 1919.
Accident	113,613	23,061,332	18,883,500	74,310	76,255	18,205	None	
Automobile (including Fire Risk)	38,092	5,110,874	2,869,761	28,409	24,944	5,142	None	
Automobile (excluding Fire Risk)	116,980	21,810,000	17,560,000	52,560	43,363	20,012	None.	
Liability	192,119	6,710,000	5,885,000	99,950	156,705	142,805	None	
Guarantee	123,430	38,773,968	32,205,791	7,443	12,708	10,800	25,000	
Health	50,677	9,534,343	None	46,614	46,614	None	None.	
Sickness	33,589			17,954	18,909	5,005	None.	
Totals	1,305,612			666,243	697,766	288,623	58,000	

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Fire	921,644	113,372,818	120,831,470	391,804	429,437	53,771	18,006	In Canada, December 31, 1919.
Automobile (including Fire Risk)	42,231	3,299,800	2,286,736	19,076	18,061	1,650	1,100	
Totals	963,875	116,672,618	123,118,206	410,970	448,398	55,421	19,106	

						In Canada, December 31, 1919.
Fire	None	None	None	None	None.	None.
Automobile (including Fire Risk)	71,205	4,595,074	3,802,107	48,376	5,674	None.
Inland Transportation	37,415	149,958,659	None.	34,728	None.	None.
Totals	108,620	154,553,733	3,802,107	83,104	5,674	None.

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK.

						In Canada, December 31, 1919.
Pure Haul	.	.	.	.	.	None. None.
Totals.	. . . . .	50,954 44,582	5,469,215 889,792	5,130,475 None	3,196 19,205	5,102 None
		95,516	6,359,007	5,130,475	22,401	5,102

THE MOTOR UNION INSURANCE COMPANY, LIMITED.

							In Canada, December 31, 1919.
Fire	None	26	None	None	None	None	None
Accident	20,000	..	12,500	None	None	None	None
Automobile (including Fire Risk)	28,520	....	..	6,902	3,000	3,000	None
Totals.....	28,546	..	..	6,902	3,902	3,000	None

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY.

Fire Automobile (including Line Risk).	137,194 516	13,285,780 24,600	18,065,008 24,300	43,483 2,626	42,073 8,046	In Canada, Decem- ber 31, 1919.	
						2,342 None	None 1,680
Totals	137,710	13,310,380	18,089,308	46,109	50,119	2,342	1,680

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

						In Canada, December 31, 1919.
Fire .. .	612,393	71,689,188	64,998,333	184,211	213,869	None.
Tornado .. .	525	217,250	396,803	40	40	None.
Totals.....	612,918	71,906,438	65,395,136	184,251	213,909	None.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

[illegible]

TABLE V.—ABSTRACT of the Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance, for 1919.—(Continued.

THE NEWARK FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Rejected.	Rejected.	
Fire	\$	\$	\$	\$	\$	\$	\$	
Automobile (including Fire Risk)	48,102	8,628,390	4,714,296	12,603	7,418	5,185	None	In Canada, December 31, 1919.
Automobile (excluding Fire Risk)	358	48,652	41,752	437	437	None	None	
Totals	48,614	8,701,042	4,776,048	13,040	7,855	5,185	None.	

NEW JERSEY INSURANCE COMPANY.

Fire	35,444	5,078,727	5,105,284	2,333	1,978	642	None.	In Canada, December 31, 1919.
Automobile (including Fire Risk)	2,632	107,034	94,149	481	134	347	None.	
Totals	38,076	5,185,761	5,199,433	2,814	2,112	989	None.	

NIAGARA FIRE INSURANCE COMPANY.

Fire	295,972	46,886,887	29,842,282	107,719	107,035	25,493	10,124	In Canada, December 31, 1919.
Automobile (including Fire Risk)	6,617	605,996	391,800	3,260	2,742	696	None.	
Automobile (excluding Fire Risk)	455	20,380	17,380	360	290	70	None.	
Explosion	21,144	23,767,811	4,039,351	175	175	None	None.	
Tornado	41	38,050	37,050	284	14	270	None.	
Totals	324,232	71,319,124	34,327,563	111,798	110,256	26,529	10,124	

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Fire	1,050,101	102,312,685	120,546,142	442,458	435,718	50,888	45,776	In Canada, December 31, 1919.
Accident	42	.....	.....	None.	None.	None.	None.	
Sickness	37	.....	.....	None.	None.	None.	None.	
Totals	1,050,180	.....	.....	442,458	435,718	50,888	45,776	

SESSIONAL PAPER No. 9

NORTHWESTERN MUTUAL FIRE ASSOCIATION.

Fire...	27,228	2,706,150	2,451,650	100	100	None.	None.	In Canada, Decem-ber 31, 1919.
Automobile (including Fire Risk)	133			None		None	None	
Totals.....	27,361			100	100	None.	None	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire	253,519	21,582,657	32,099,601	74,328	83,613	3,496	None	In Canada, Decem-ber 31, 1919.
Automobile (including Fire Risk)	30,035	1,802,254	1,396,042	12,836	11,759	2,653	None	
Hail.....	212		None.	None	None.	None.	None.	
Tornado.....	400	116,400	296,085	185	185	None	None.	
Totals.....	284,166		33,791,728	87,349	95,557	6,149	None	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire	955,959	107,464,065	119,246,558	441,078	406,616	71,381	39,803	In Canada, Decem-ber 31, 1919.
Accident	56,554	17,501,198	11,175,904	21,531	20,842	3,260	None.	
Automobile (including Fire Risk)	62,581	5,289,380	4,428,813	37,864	40,422	4,359	None	
Automobile (excluding Fire Risk)	77,214	17,272,500	11,844,750	35,791	32,729	9,563	4,500	
Liability	30,364	4,739,166	4,154,166	14,414	17,245	7,591	1,589	
Plate Glass	9,385			5,994	6,309	1,297	None.	
Sickness	47,358			23,248	29,402	3,980	None.	
Totals	1,269,415			579,920	553,565	101,431	45,892	

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Fire	318,223	40,998,675	39,524,323	134,765	140,595	19,365	50	In Canada, Decem-ber 31, 1919.
Accident	175,512	36,501,951	27,119,897	73,940	77,071	21,000	1,000	
Automobile (including Fire Risk)	81,809			31,442	29,872	3,500	None.	
Automobile (excluding Fire Risk)	124,740	34,397,214	24,870,591	67,767	50,967	27,000	None.	
Burglary	3,478	675,358	523,675	725	375	500	None	
Liability	148,495	6,209,500	5,912,300	74,505	78,569	73,000	None	
Guarantee	27,593	8,645,304	6,113,953	1,273	803	1,470	None.	
Plate Glass	49,099			27,905	24,414	4,000	None.	
Sickness	82,128			21,785	43,785	13,000	None	
Totals	1,011,083			434,107	446,451	162,835	1,050	

THE PHOENIX INSURANCE COMPANY, HARTFORD, CONN.

Fire	420,631	74,034,157	55,586,601	182,696	189,148	21,802	None.	In Canada, Decem-ber 31, 1919.
Automobile (including Fire Risk)	25,978	550,152	347,305	13,806	13,476	3,020	None.	
Totals	446,609	74,584,309	55,933,906	196,502	202,624	24,822	None.	

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1919.—Continued.

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire	\$	\$	\$	\$	\$	\$	\$	
Automobile (including Fire Risk)	231,224	29,243,442	23,539,949	122,411	114,611	17,563	None	In Canada, December 31, 1919.
Automobile (excluding Fire Risk)	16,728	2,013,791	4,042,011	19,779	20,099	105	None	
Explosion	5,054	75,000	59,900	3,498	3,339	809	None	
	16,177	8,333,112	2,943,400	None	None	None	None	
Totals	269,183	39,667,345	27,585,260	145,688	138,049	18,477	None	

QUEEN INSURANCE COMPANY OF AMERICA.

Fire	708,406	69,639,325	86,875,328	328,295	327,978	32,858	10,000	In Canada, December 31, 1919.
Automobile (including Fire Risk)	50,961	3,215,993	3,532,531	24,351	25,301	675	None	
Automobile (excluding Fire Risk)	18,745	650,000	425,000	12,391	9,966	3,325	None	
Inland Transportation	19	175,350	None	None	None	None	None	
Totals	778,131	73,680,668	89,832,859	365,037	363,245	36,858	10,000	

THE ROYAL EXCHANGE ASSURANCE.

Fire	686,336	80,863,107	87,439,679	265,739	271,594	14,405	None	In Canada, December 31, 1919.
Accident	11,462	2,952,465	1,588,965	5,705	5,396	1,008	None	
Automobile (including Fire Risk)	53,871	6,123,961	3,307,168	45,891	37,028	8,532	None	
Automobile (excluding Fire Risk)	51,841	10,520,000	4,860,000	32,754	30,766	5,301	None	
Liability	9,722	1,145,000	1,005,000	10,538	12,013	7,305	None	
Sickness	6,977			5,331	5,276	1,260	None	
Totals	820,209			365,968	362,073	37,811	None	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire	407,682	62,100,482	44,731,323	174,519	169,768	34,019	100	In Canada, December 31, 1919.
Automobile (including Fire Risk)	62,832	5,274,349	2,834,828	41,887	33,782	14,066	None	
Inland Transportation	34,611	112,192,312	2,434,567	11,887	11,117	2,347	None	
Tornado	14,333	3,307,877	5,261,241	25,469	16,513	9,050	None	
Totals	519,458	182,875,020	55,261,959	253,762	231,180	59,482	100	

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED.

Fire	2,626	1,175,683	1,114,031	479	None.	479	None.	In Canada, Decem- ber 31, 1919.
Accident	3,995	1,977,750	1,464,034	445	385	60	None.	
Automobile (including Fire Risk)	3,175	387,383	186,467	1,708	2,858	-1,150	None.	
Automobile (excluding Fire Risk)	5,646	.....	.....	2,398	2,948	-550	None.
Liability	54,746	.....	.....	33,550	20,674	12,876	None.
Guarantee	11,705	3,824,448	3,776,950	None	None	None	None.	
Sickness	3,985	1,713	683	1,030	None.	
Totals	85,878	40,293	27,548	12,745	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire	435,215	55,256,002	63,354,144	147,751	156,325	9,941	In Canada, Decem- ber 31, 1919.
Automobile (including Fire Risk)	18,767	1,816,655	1,374,858	11,513	6,268	6,168	
Explosion	1,483	1,912,402	450,400	None	None	None	
Sprinkler Leakage	1,341	291,200	510,450	958	838	120	
Tornado	1,179	269,790	419,440	None.	None	None	
Total	457,985	59,546,049	66,109,292	160,222	163,431	16,229	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire	414,759	63,768,520	50,574,077	193,364	190,697	52,570	In Canada, Decem- ber 31, 1919.
Automobile (including Fire Risk)	151	6,800	6,800	None	None	None	
Sprinkler Leakage	781	174,750	262,947	None	None	45	
Tornado	2,101	663,493	1,598,587	45	100	None.	
Totals	417,792	64,613,563	52,442,411	193,409	190,797	52,615	

UNION ASSURANCE SOCIETY, LIMITED.

Fire	699,220	88,785,481	85,452,285	327,640	306,205	36,280	In Canada, Decem- ber 31, 1919.
Inland Transportation	8,420	20,081,381	75,000	19	19	None	
Totals	707,640	.....	.....	.....	306,224	36,280

UNION INSURANCE SOCIETY, OF CANTON, LIMITED.

Fire	401,963	52,442,183	44,982,774	135,246	124,013	21,821	In Canada, Decem- ber 31, 1919.
Automobile (including Fire Risk)	26,005	1,870,974	1,371,078	10,651	10,584	130	
Automobile (excluding Fire Risk)	30,550	2,413,400	1,715,100	15,889	14,109	1,780	
Hail	26,153	624,235	None	27,424	27,424	None.	
Inland Transportation	54,405	34,157,383	3,545,234	114,903	90,450	24,453	
Totals	539,076	91,508,175	51,614,186	304,113	266,580	48,184	

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1919.—Concluded.

THE UNION MARINE INSURANCE COMPANY, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount of Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire.....	\$	\$	\$	\$	\$	\$	\$	
Automobile (including Fire Risks)	None.	None	None.	None	None.	None.	None.	In Canada, Decem-ber 31, 1919.
Totals.....	9,388	.....	.....	3,702	3,337	365	None.	

UNITED STATES FIRE INSURANCE COMPANY.

Fire.....	16,945	3,459,621	2,891,179	200	None.	200	None.	In Canada, Decem-ber 31, 1919.
Automobile (including Fire Risk)	None.	1,000	1,000	None.	None.	None.	None.	
Totals	16,945	3,460,621	2,892,179	200	None.	200	None.	

WESTCHESTER FIRE INSURANCE COMPANY.

Fire.....	272,899	37,357,004	21,758,534	118,147	112,031	21,661	None.	In Canada, Decem-ber 31, 1919.
Hail	108,516	3,626,151	None	69,118	69,044	74	None.	
Totals	381,415	40,983,155	21,758,534	187,265	181,075	21,735	None	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire.....	487,131	47,112,109	58,507,035	197,077	193,657	24,377	4,720	
Accident	23,349	4,774,369	4,221,129	10,614	5,321	6,793	None	
Automobile (excluding Fire Risk)	45,521	1,230,000	686,000	24,989	12,439	17,550	None	
Liability	77,987	1,911,000	2,451,000	37,743	37,295	25,448	None.	
Live Stock	32,942	725,859	339,357	14,603	16,531	1,355	None.	In Canada, Decem-ber 31, 1919.
Plate Glass	8,392	.....	.....	5,022	4,727	895	None	
Sickness	17,899	.....	.....	12,853	9,991	4,362	None	
Marine	1,277	.....	.....	None	None	None	None	
Totals	694,498	.....	.....	302,901	279,961	80,780	4,720	

SESSIONAL PAPER No. 9

TABLE VI.—FIRE INSURANCE transacted in Canada in 1919.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums Charged per cent of risks taken.	The same for 1918.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1918.
<i>Canadian Companies.</i>	\$	\$ cts			\$ cts	\$ cts		
1 Acadia Fire.....	29,904,691	406,074 33	1.36	1.40	224,009 92	103,573 33	46.24	50.06 1
2 Antigonish Farmers.....	264,018	1,987 65	0.75		1,987 65	616 93	31.04	2
3 Beaver Fire.....	6,545,809	103,878 17	1.59	1.59	35,171 55	6,650 23	18.91	17.02 3
4 British America.....	135,936,834	1,434,020 21	1.05	0.94	795,193 96	295,455 26	37.16	50.72 4
5 British Colonial.....	27,407,997	372,371 44	1.36	1.35	187,361 62	97,715 24	52.15	55.77 5
6 British North Western.....	14,816,703	155,827 27	1.05	1.05	89,088 73	41,506 29	46.59	65.38 6
7 Canada Accident and Fire ..	23,909,954	218,811 94	0.92	0.87	76,376 22	27,353 58	35.81	55.73 7
8 Canada National.....	23,158,794	336,912 44	1.45	1.47	187,809 19	65,622 96	34.94	47.84 8
9 Canada Security.....	2,722,067	54,680 57	2.01		27,943 31	1,485 93	5.32	9
10 Canadian Fire.....	39,011,308	581,083 55	1.49	1.46	345,097 99	114,692 43	33.23	34.02 10
11 Canadian Indemnity.....	6,826,765	102,730 18	1.50		87,222 09	29,962 69	34.35	11
12 Canadian Lumbermen's.....	1,905,304	43,196 07	2.27	2.35	1,349 27	None.		12
13 Canadian Surety.....	None.	None.			None.	None.		13
14 Cumberland Farmers.....	148,425	2,976 84	2.01		2,382 43	5.00	0.21	14
15 Dominion Fire.....	47,468,704	595,909 20	1.26	1.30	382,066 64	151,411 87	39.63	48.42 15
16 Dominion of Canada Guar- antee and Accident.....	9,352,409	97,224 78	1.04	1.11	50,898 67	14,016 91	27.54	34.16 16
17 Fire Insurance Co. of Canada.	35,109,616	319,554 89	0.91	0.97	128,524 47	18,880 79	14.69	17
18 General Accident of Canada	3,742,850	39,862 81	1.07		8,751 20	3,352 53	38.31	18
19 Globe Indemnity.....	29,400,894	282,763 19	0.96	1.04	138,355 85	53,191 72	38.45	45.69 19
20 Guardian Insurance Co. of Canada.....	9,180,301	97,797 56	1.07		6,211 50	4,227 35	68.06	20
21 Halifax Fire.....	2,090,334	30,208 92	1.45		21,361 60	26,828 05	125.59	21
22 Hudson Bay.....	27,085,358	357,747 33	1.32	1.28	203,231 03	107,051 50	52.67	63.99 22
23 Imperial Guarantee and Acci- dent.....	None.	None.			None.	None.		23
24 Imperial Underwriters.....	32,667 172	282,748 24	0.87	0.88	106,750 34	51,174 94	47.94	44.46 24
25 Kings Mutual.....	1,547,825	39,765 38	2.57		16,137 75	2,216 75	13.74	25
26 Liverpool Manitoba ..	46,662,933	506,455 02	1.09	1.08	270,501 12	105,458 04	38.99	43.75 26
27 London and Lancashire Guar- antee and Accident.....	None.	None.			None.	None.		27
28 London Mutual.....	84,282,162	783,738 49	0.93	0.95	503,782 48	232,343 68	46.12	64.31 28
29 Mercantile.....	38,486,063	382,899 49	0.94	0.90	295,575 48	96,115 50	32.52	56.55 29
30 Mount Royal.....	89,800,858	1,118,557 76	1.24	1.17	588,017 64	247,318 41	42.06	53.67 30
31 Mutual Fire.....	1,117,953	15,685 04	1.40		15,190 19	4,963 70	32.68	31
32 North American Accident.....	None.	None.			None.	None.		32
33 North Empire.....	20,181,960	238,273 99	1.18	1.14	113,087 92	74,264 25	65.67	60.04 33
34 North West.....	20,920,294	234,825 11	1.12	1.18	145,078 68	70,501 70	48.60	48.75 34
35 Occidental.....	39,067,107	457,714 95	1.17	1.22	215,077 06	102,287 71	47.56	48.79 35
36 Pacific Coast.....	24,617,948	229,743 15	0.93	1.05	112,187 28	31,956 87	28.48	50.26 36
37 Pictou County Farmers.....	357,500	2,692 59	0.75		3,370 59	1,238 88	36.76	37
38 Quebec.....	42,176,383	369,058 00	0.88	0.92	302,572 67	123,654 12	40.87	35.51 38
39 Western.....	253,113,119	2,885,756 11	1.14	0.99	710,372 92	383,480 84	53.98	40.54 39
Totals.....	1,170,988,412	13,161,532 76	1.12	1.09	6,398,097 01	2,690,573 98	42.05	49.23

TABLE VI.—FIRE INSURANCE transacted in Canada in 1919—Continued.

Companies	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums Charged per cent of risks taken.	The same for 1918	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received	The same for 1918.	
<i>British Companies.</i>	\$	\$ cts.			\$ cts	\$ cts			
1 Alliance . . .	43,442,961	403,295 92	0.93	0.90	354,981 07	118,136 52	33.28	58.41	1
2 Atlas . .	59,141,034	723,462 38	1.22	1.22	606,679 31	290,759 95	47.93	54.52	2
3 British Crown	45,856,459	573,427 95	1.25	1.30	424,067 33	167,846 43	39.58	53.26	3
4 British General	None	None.			None	None.			4
5 British Traders	18,116,491	215,023 09	1.19	1.02	154,599 88	47,584 90	30.78	54.24	5
6 Caledonian	57,022,235	582,463 10	1.02	1.08	434,478 29	162,162 61	37.32	48.55	6
7 Car and General	24,240,658	129,543 29	0.53		71,862 25	28,721 98	39.97		7
8 Century	16,037,972	271,113 21	1.69	0.89	196,455 71	72,507 38	36.91	67.73	8
9 China	428,585	6,797 67	1.59		1,723 29	None.			9
10 Commercial Union	167,497,711	1,594,402 35	0.95	0.96	1,188,574 12	401,419 20	33.77	60.09	10
11 Eagle Star and British Domi- nions	47,181,970	388,592 42	0.82	1.07	293,217 18	96,893 03	33.04	49.74	11
12 Employers' Liability	89,518,669	865,464 65	0.97	0.98	683,123 60	267,353 84	39.14	53.57	12
13 General Accident, Fire and Life	56,869,334	577,281 92	1.02	1.02	412,698 92	154,792 44	37.51	58.95	13
14 Guardian Assurance	155,113,154	1,707,831 41	1.10	1.15	1,433,698 43	595,483 85	41.53	55.01	14
15 Law, Union and Rock	36,167,951	341,785 63	0.94	0.89	281,242 26	84,691 02	30.11	59.62	15
16 Liverpool, London and Globe	160,402,752	1,756,139 58	1.09	1.12	1,373,486 95	651,049 28	47.40	52.53	16
17 London Guarantee and Acci- dent	83,517,390	935,413 51	1.12	1.12	637,130 66	318,267 75	49.95	44.94	17
18 London and Lancashire Fire	113,372,818	1,155,699 08	1.02	1.02	921,644 12	429,437 14	46.59	44.39	18
19 London Assurance	55,592,183	546,870 94	0.98	0.98	452,293 18	116,695 76	25.80	50.00	19
20 Marine	None.	None.			None.	None.			20
21 Motor Union	None	None			None.	None.			21
22 National Benefit	673,085	11,797 09	1.75	1.60	9,555 28	6,415 55	67.14	26.17	22
23 North British and Mercantile	124,260,712	1,332,229 34	1.07	1.07	1,079,632 49	481,484 07	44.60	53.71	23
24 Northern Assurance Co.	102,312,685	1,221,116 01	1.19	1.24	1,050,101 12	435,718 06	41.49	66.07	24
25 Norwich Union Fire	107,464,065	1,209,857 91	1.13	1.13	985,958 94	406,615 86	41.21	54.39	25
26 Ocean Accident and Guarant- tee	40,998,675	425,405 82	1.04	1.00	318,222 56	140,594 90	44.18	66.13	26
27 Palatine	49,582,537	500,885 48	1.01	1.00	381,632 21	143,957 98	37.72	48.62	27
28 Phoenix of London	120,852,991	1,595,756 35	1.25	1.25	1,145,616 15	486,209 78	42.44	45.64	28
29 Provincial	10,947,935	94,733 17	0.87	0.81	75,969 20	28,033 23	36.90	51.34	29
30 Queensland	21,651,200	242,896 45	1.12	1.06	196,586 34	77,415 69	39.38	14.78	30
31 Royal Exchange	86,863,107	811,371 27	0.93	0.94	686,335 65	271,544 44	39.57	47.17	31
32 Royal Insurance	196,984,945	2,219,985 77	1.13	1.11	1,764,826 48	793,992 10	44.99	56.27	32
33 Scottish Metropolitan	1,175,683	15,902 13	1.35		2,625 93	None.			33
34 Scottish Union and National	55,256,092	517,740 61	0.94	0.93	435,214 95	156,324 78	35.92	59.74	34
35 Sun Insurance Office	93,413,893	931,722 12	1.00	1.01	741,903 17	341,447 67	46.03	52.13	35
36 Union Assurance Society	88,785,481	885,149 81	1.00	1.05	699,219 65	306,205 33	43.79	44.69	36
37 Union Insurance of Canton	52,442,183	515,982 46	0.98	1.10	401,962 99	124,013 32	30.85	36.86	37
38 Union Marine	None.	None			None.	None.			38
39 Yangtze	118,050	2,801 35	2.37		668 70	None.			39
40 Yorkshire	47,112,109	586,873 23	1.25	1.25	487,131 00	193,657 18	39.75	56.45	40
Totals	2,430,418,685	25,806,805 47	1.06	1.07	20,385,119 46	8,397,483 02	41.19	53.10	

SESSIONAL PAPER No. 9

TABLE VI.—FIRE INSURANCE transacted in Canada in 1919.—*Concluded.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1918.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1918.	
<i>Foreign Companies</i>	\$	\$ cts.			\$ cts.	\$ cts.			
1 Ætna.....	53,557,619	605,105 58	1.13	1.14	460,381 29	195,477 09	42.46	57.82	1
2 Agricultural.....	1,674,063	29,647 37	1.77	1.62	16,396 65	6,159 31	37.56	23.86	2
3 Alliance Insurance.....	32,707,263	226,718 17	.69	.79	135,456 89	42,404 91	31.30	44.60	3
4 American Alliance.....	1,984,100	31,173 35	1.57		5,838 13	1,208 43	20.70		4
5 American Central.....	31,107,874	262,430 48	.84	.84	107,881 02	47,000 38	43.57	54.37	5
6 American Equitable.....	2,455,721	12,070 46	.49		None.	None.			6
7 American Insurance.....	7,994,283	99,690 65	1.26	1.16	70,035 80	28,620 38	40.87	63.33	7
8 American Lloyds.....	5,905,345	23,471 04	.40	.41	21,502 28	4,706 63	21.89	55.97	8
9 Boston.....	11,727,475	126,121 56	1.08	1.24	95,456 33	32,758 73	34.32	54.33	9
10 California.....	12,499,243	95,688 66	.77	.75	65,773 09	25,544 72	38.84	31.82	10
11 Citizens' of Missouri.....	5,051,211	71,206 31	1.41	1.41	32,608 79	3,708 78	11.37	17.09	11
12 Columbia.....	None.	None.			None.	None.			12
13 Commercial Union of N.Y.....	910,234	13,712 63	1.51	1.43	8,318 77	444 36	5.34	22.59	13
14 Connecticut.....	31,484,634	332,727 58	1.06	1.12	192,191 14	72,309 77	37.62	57.42	14
15 Continental.....	63,624,159	696,729 30	1.10	1.10	462,310 09	195,412 17	42.27	53.68	15
16 Equitable Fire and Marine.....	15,246,955	174,127 00	1.14	1.18	53,872 73	25,867 39	48.02	67.31	16
17 Fidelity-Phenix.....	58,042,147	652,825 40	1.12	1.13	438,716 65	174,457 78	39.77	52.17	17
18 Fire Association of Phila.....	2,216,887	38,265 21	1.73	1.40	23,882 36	3,532 71	14.79	51.41	18
19 Fireman's Fund.....	30,256,813	271,172 28	.90	.94	206,949 77	94,864 22	45.84	74.46	19
20 Firemen's Insurance.....	12,259,741	138,598 07	1.13	1.17	108,809 18	22,030 43	20.25	50.31	20
21 General of Paris.....	22,888,812	190,075 97	.83	.89	136,652 29	58,489 74	42.80	48.70	21
22 Girard.....	1,687,387	12,952 24	.77		5,808 17	None.			22
23 Glens Falls.....	36,160,566	303,297 12	.84	.77	191,848 07	72,998 36	38.05	48.30	23
24 Globe and Rutgers.....	95,804,218	930,063 68	.97	.98	723,095 86	363,042 47	50.21	58.48	24
25 Grea. American.....	76,074,064	722,858 10	.95	.92	479,433 41	240,839 52	50.23	79.28	25
26 Hartford Fire.....	160,938,270	1,585,972 94	.99	1.02	1,178,180 59	498,301 09	42.29	53.20	26
27 Home Insurance.....	153,248,899	1,737,462 79	1.13	1.09	1,401,819 84	597,061 46	42.59	50.97	27
28 Insurance Co. of North America.....	134,575,947	1,086,915 71	.81	.85	743,787 18	314,552 50	42.01	57.15	28
29 Insurance Co. of State of Pa.....	25,440,800	213,552 06	.84	.89	182,551 44	84,695 98	46.40	82.83	29
30 Lumbermen's Underwriting All.....	11,070,656	200,287 45	1.81	1.55	152,089 30	38,970 47	25.62	18.21	30
31 Manufacturing Lumbermen's.....	10,091,405	185,872 02	1.84	1.82	141,698 34	163,638 04	115.45	6.67	31
32 Mechanics and Traders.....	1,771,212	43,765 76	2.47	2.23	19,181 47	19,537 59	101.86	61.13	32
33 Merchants Fire.....	5,469,215	69,388 10	1.27	1.61	50,954 22	3,195 69	6.27	23.16	33
34 Millers National.....	4,041,079	56,144 37	1.39	1.25	44,560 01	15,834 70	35.54	71.86	34
35 National Ben-Franklin.....	13,285,789	158,210 01	1.19	1.16	137,193 68	42,073 18	30.67	52.84	35
36 National Fire of Hartford.....	71,689,188	798,810 88	1.11	1.10	612,392 96	213,868 92	34.92	49.77	36
37 National Union Fire.....	28,024,385	262,280 46	.94	.89	191,077 75	80,931 43	42.36	96.48	37
38 La Nationale.....	58,634,012	607,913 81	1.04	.99	503,467 16	217,998 29	43.30	36.30	38
39 Newark.....	8,628,390	98,103 54	1.14	1.60	48,102 25	7,417 55	15.42	53.84	39
40 New Hampshire.....	6,600,795	84,406 12	1.28	1.25	67,451 33	19,466 14	28.86	34.83	40
41 New Jersey.....	5,078,727	56,771 61	1.12	1.41	35,443 70	1,978 18	5.58	57.63	41
42 Niagara.....	46,886,887	449,822 31	.96	1.10	295,971 97	107,035 05	36.16	59.46	42
43 Northwestern Mutual.....	2,706,150	41,691 87	1.54	1.62	27,228 48	100 04	.37	18.95	43
44 Northwestern National.....	24,582,657	299,388 08	1.22	1.20	253,518 94	83,612 56	32.98	54.39	44
45 Phenix of Paris.....	25,921,827	227,260 78	.88	.83	153,387 39	69,273 00	45.16	40.33	45
46 Phoenix of Hartford.....	74,034,157	724,105 92	.98	1.07	420,631 00	189,147 53	44.97	69.42	46
47 Providence Washington.....	29,243,442	298,143 47	1.02	.89	231,223 65	114,610 72	49.57	76.06	47
48 Queen of America.....	69,639,325	865,942 39	1.24	1.22	708,405 63	327,977 83	46.17	55.85	48
49 St. Paul Fire and Marine.....	62,100,482	580,872 43	.94	.89	407,681 51	169,767 89	41.64	80.66	49
50 Springfield Fire and Marine.....	63,768,520	611,014 95	.96	.93	414,759 29	190,697 21	45.98	54.85	50
51 Stuyvesant.....	7,564,186	103,205 60	1.36	1.20	66,476 04	39,784 62	59.85	118.29	51
52 L'Union, Paris, France.....	21,756,101	306,416 04	1.41	1.22	259,545 80	105,153 82	40.51	62.30	52
53 United States Fire.....	3,459,621	33,405 45	.97		16,945 26	None.			53
54 Vulcan.....	8,876,157	62,650 82	.71	1.18	44,340 75	13,521 85	30.50	34.75	54
55 Westchester.....	37,357,004	371,276 14	.99	1.11	272,899 13	112,030 98	41.05	77.25	55
Totals.....	1,789,806,097	18,281,782 09	1.02	1.03	13,131,184 82	5,554,112 59	42.30	57.22	
Grand Totals.....	5,391,213,194	57,250,120 32	1.06	1.06	39,914,401 29	16,642,169 59	41.69	53.84	

TABLE VII.—Showing Total Assets, and their Nature of Canadian Companies transacting business of Fire and other Insurance.

Companies.	Real Estate. \$ cts.	Loans on Real Estate. \$ cts.	Bonds and Debentures \$ cts.	Stocks. \$ cts.	Cash on hand and in Banks or deposited with Govts. \$ cts.	Interest and Rents due and Accrued. \$ cts.	Agents' Balances and Premiums uncollected. \$ cts.	Other Assets. \$ cts.	Total Assets. \$ cts.	Nature of Business.	
1 Acadia Fire	18,000 00	18,000 00	314,165 00	400,615 00	21,106 01	None.	38,701 52	5,483 33	816,070 86	Fire and Hail.	1
2 Antigonish Farmers.	None.	None.	1,200 00	None.	1,403 18	None.	None.	None.	2,603 18	Fire.	2
3 Beaver Fire	None.	60,967 49	250,727 63	None.	37,509 15	5,808 50	10,796 58	1,469 45	367,278 80	Fire.	3
4 British America	220,000 0 0	4,200 00	2,378,616 74	177,179 00	698,380 12	38,382 91	820,200 68	75,093 40	4,412,052 55	Fire, Auto, Explosion, Hail, Inland Transp., and Marine.	4
5 British Colonial	None.	None.	166,943 49	None.	90,193 65	3,178 26	24,598 75	11,332 85	296,247 00	Fire.	5
6 British Northwestern	11,527 64	108,106 42	142,094 61	36,000 00	67,014 78	7,583 20	18,212 02	18,801 04	409,399 71	Fire.	6
7 Canada Accident and Fire	None.	None.	467,380 11	18,800 00	42,570 18	3,895 69	60,982 55	17,544 72	611,173 25	Fire, Accident, Auto, Burglary, G'tee, Plate Glass and Sickness.	7
8 Canada National	404,564 28	996,050 76	552,691 37	117,057 09	268,238 67	209,919 78	47,366 90	21,461 24	2,617,350 09	Fire.	8
9 Canada Security	None.	2,000 00	244,815 04	None.	1,087 48	2,757 95	18,267 43	None.	268,927 90	Fire and Hail.	9
10 Canadian Fire	125,000 00	141,800 00	729,494 64	None.	606,903 22	3,609 85	65,830 18	9,974 26	1,682,612 15	Fire and Auto.	10
11 Canadian Indemnity	None.	166,353 46	220,146 78	9,000 00	37,021 50	4,231 18	3,861 61	None.	440,614 56	Fire and Hail.	11
12 Canadian Lumbermen's	None.	None.	40,006 69	None.	1,808 50	82 87	5,390 72	None.	47,288 78	Fire.	12
13 Canadian Surety	None.	None.	(d) 396,005 27	None.	40,888 95	5,976 19	21,117 56	1,124 04	465,112 01	Auto, Burglary, Forgery, G'tee, and Plate Glass	13
14 Cumberland Farmers	None.	None.	1,485 00	None.	2,524 72	6 25	74 90	135 50	4,226 37	Fire.	14
15 Dominion Fire	None.	13,500 00	(d) 575,735 88	(d) 51,782 80	27,968 23	5,872 79	79,684 23	(c) 29,192 31	783,736 24	Fire, Auto, Hail and Marine.	15
16 Dominion of Can. G'tee and Acc't.	None.	None.	888,243 56	None.	34,593 45	14,721 71	134,753 98	9,554 73	1,081,867 46	Fire, Accident, Auto, Burglary, G'tee, Plate Glass and Sickness.	16
17 Fire Insurance Co. of Canada	None.	None.	265,569 23	None.	63,946 67	2,442 10	36,202 59	5,237 49	373,398 08	Fire.	17
18 General Accident of Ca	None.	None.	429,894 63	56,199 50	57,681 68	5,855 11	64,267 75	14,428 02	628,326 69	Fire, Accident, Auto, G'tee, Hail, Sickness and Steam Boiler.	18
Globe Indemnity.....	29,204 33	10,500 00	657,957 78	None.	116,584 61	8,270 57	164,691 57	11,621 68	998,830 54	Fire, Accident, Auto, Burglary, G'tee and Sickness.	19
Guardian Insurance Co. of Can.....	None.	None.	603,547 98	None.	52,494 75	6,554 71	120,696 24	(f) 2,901 30	786,194 98	Fire, Accident, Auto, Burglary, G'tee, Plate Glass and Sickness.	20
Halifax Fire	25,000 00	None.	81,987 50	331,736 69	24,413 40	310 82	3,777 92	800 00	468,026 33	Fire.	21
Hudson Bay	77,656 98	29,043 71	128,482 83	None.	51,458 19	6,697 73	36,444 34	284 41	330,008 19	Fire.	22
Imperial Guarantee and Acc't.	1,363 51	9,800 00	357,382 85	None.	52,606 05	2,226 38	74,393 87	(g) 5,795 25	503,569 91	Accident, Auto, G'tee, Plate Glass and Sickness.	23
4 Imperial Underwriters	10,350 00	102,452 47	228,103 20	None.	34,816 79	9,109 72	35,273 77	1,065 83	421,171 78	Fire.	24

SESSIONAL PAPER No. 9

25	Kings Mutual.	None	5,500 00	21,032 79	None	4,676 53	448 34	211 82	212 00	32,081 48	Fire.	25
26	Liverpool Manitoba...	None	None.	919,874 13	None	76,058 54	11,184 47	43,384 24	None.	1,050,501 38	Fire.	26
27	London and Lancashire C'tee and Acc't....	125,011 50	None.	514,507 70	None.	120,646 38	7,862 28	61,307 58	(h) 83,160 42	912,495 86	Accident, Auto, C'tee, Plate Glass and Sick- ness.	27
28	London Mutual	138,089 92	11,500 00	369,773 63	700 00	67,563 66	5,190 57	62,697 72	13,125 00	(i) 668,550 50	Fire.	28
29	Mercantile	None.	None.	409,255 75	None.	149,394 13	6,094 44	42,951 37	181 78	607,877 47	Fire.	29
30	Mount Royal.....	None.	None.	752,770 00	643,404 00	154,884 98	8,173 68	123,029 45	25,858 56	1,708,120 67	Fire and Plate Glass.	30
31	Mutual Fire.....	None	7,167 66	27,881 63	12,846 00	7,596 38	427 61	500 00	400 00	56,819 28	Fire.	31
32	North American Acci- dent.....	None.	None.	302,429 07	3,528 00	25,374 29	3,984 50	78,732 53	(j) 33,378 91	447,427 30	Accident, Auto, Burglary, Plate Glass and Sick- ness.	32
33	North Empire	25,783 63	95,452 76	76,005 45	53,200 00	34,185 59	5,077 73	38,807 32	17,641 74	346,154 22	Fire.	33
34	North West	None	116,143 25	193,213 31	None	53,958 72	8,853 65	9,676 79	94 49	381,940 21	Fire.	34
35	Occidental.....	None	87,595 30	432,906 50	None	87,517 43	6,526 59	61,797 78	498 24	676,841 84	Fire.	35
36	Pacific Coast	559,987 92	126,148 64	285,589 30	16,425 00	66,350 90	7,408 73	42,981 81	17,807 42	1,122,702 72	Fire.	36
37	Pietou County Farmers	None.	None.	13,817 34	None	1,157 75	127 70	None.	None.	15,102 79	Fire.	37
38	Quebec.....	82,269 43	None.	468,417 13	32,120 00	130,097 64	7,121 46	46,124 27	None.	766,149 93	Fire.	38
39	Western.....	200,000 00	None.	3,458,955 21	694,727 70	1,128,291 78	54,376 44	2,455,771 19	248,621 20	8,270,743 52	Fire, Auto, Explosion, Inland Trans., Marine and Tornado.	39
Totals.....		2,053,811 14	2,112,341 92	18,369,106 75	2,655,320 78	4,540,968 66	480,352 46	4,983,474 56	684,280 61	35,879,656 88		

(a) Including \$15,000 guaranteed investment deposit (secured by allocation of Mortgage loans). (b) Including \$235,000 guaranteed investment deposit with the Imperial Canadian Trust Co. repayable December 29, 1921 with interest at 6 per cent. The company states that mortgage loans of the Trust Co. to the amount of the deposit have been ear marked for the Canada National Fire. (c) Including \$552,823 58 guaranteed investment deposit (secured by allocation of mortgage loans). (d) Book value, see investment reserve fund in liabilities. (e) Including \$12,150 loan on collateral. (f) Including \$1,680 loan on collateral. (g) Including \$170 loan on collateral. (h) Including \$1,415 loan on collateral. (i) Not including \$246,540 47 unpaid on premium notes in force, of which \$85,593.12, has been assessed and is payable in instalments within the next two years, and the balance \$150,947 35 are usually unassessable. (j) Including \$500 loan on collateral. (k) In this amount is included at book value \$53,000 Richards Orchards debts., which company is in liquidation, see liabilities

10 GEORGE V, A. 1920

TABLE VIII.—Showing Total Liabilities of Canadian Companies transacting business of Fire and other Insurance.

CANADIAN COMPANIES—LIABILITIES AT DECEMBER 31, 1919.

Companies.	Reserve for Unsettled Losses (Fire).	Reserve for Unsettled Losses (Other).	Reserve of Unearned Premiums (Fire).	Reserve of Unearned Premiums (Other).	Sundry Liabilities (Fire and (Other).	Total Liabilities not including Capital Stock.	Excess Assets over Liabilities excluding Capital Stock.	Capital Stock paid in cash.	Nature of Business.	
1 Acadia.	\$ 11,137 84	None	\$ 154,277 31	None.	\$ 49,422 73	\$ 214,837 88	\$ 601,232 98	\$ 400,000 00	Fire and Hail.	1
2 Antigonish Farmers...	180 00	None	1,690 21	None.	None.	1,870 21	732 97	None	Fire.	2
3 Beaver Fire	1,790 00	None	36,464 56	None.	(a) 39,708 83	78,053 39	389,225 41	195,325 00	Fire.	3
4 British America.	417,880 50	600,001 00	1,745,671 87	166,582 92	374,159 71	3,304,296 00	1,107,756 85	(b) 1,399,379 79	Fire, Auto, Explosion, Hail, Inland Trans. and Marine.	4
5 British Colonial	14,628 23	None	(c) 137,465 03	None.	65,126 79	217,223 05	79,023 95	248,670 00	Fire.	5
6 British Northwestern	7,400 00	None	(d) 66,284 01	None.	18,745 40	92,429 44	316,970 27	246,919 20	Fire.	6
7 Canada Accident and Fire	5,499 17	83,165 69	(j) 60,051 89	110,246 76	34,193 13	293,156 61	518,016 61	43,320 00	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	7
8 Canada National	5,500 00	None	144,486 28	None	(h) 343,820 19	493,806 47	2,123,543 62	1,825,958 20	Fire.	8
9 Canada Security.	None	800 00	(i) 25,433 69	None	21,086 47	47,326 16	221,601 74	150,000 00	Fire and Hail.	9
10 Canadian Fire...	10,278 75	210 00	257,911 25	4,949 36	112,942 23	386,291 59	1,296,320 56	1,000,000 00	Fire and Auto.	10
11 Canadian Indemnity.	595 05	None	44,890 99	None	72,959 24	118,445 28	322,169 28	300,000 00	Fire and Hail.	11
12 Canadian Lumbermen's	None	None	None	None	27,288 78	27,288 78	20,000 00	None	Fire.	12
13 Canadian Surety....	None	15,429 64	None	76,436 96	(j) 43,833 19	135,699 79	329,412 22	250,000 00	Auto., Burglary, Forgery, Guarantee and Glass.	13
14 Cumberland Farmers	None	None	1,810 90	None	None	1,810 90	2,415 47	None	Fire.	14
15 Dominion Fire...	11,363 69	9,753 66	264,913 38	39,275 59	(k) 149,889 21	475,195 53	308,540 71	250,000 00	Fire, Auto., Hail and Marine.	15
16 Dominion of Can. (Fire and Accident	7,349 00	71,812 80	53,777 77	272,983 76	(l) 19,000 00	424,923 33	656,944 13	246,920 00	Fire, Accident, Auto., Burglary, Guarantee, Plate Glass and Sickness.	16
17 Fire Insurance Co. of Can.	2,106 35	None	72,815 46	None	82,811 55	157,733 36	215,664 72	191,520 00	Fire.	17
18 General Accident of Can	5,161 80	79,001 15	9,867 06	179,163 97	27,190 59	300,384 57	327,942 12	100,000 00	Fire, Accident, Auto, Sick-ness and Steam Boiler.	18
19 Globe Indemnity.	10,802 77	104,257 22	94,661 32	225,803 00	110,869 10	546,453 41	452,377 13	200,000 00	Fire, Accident, Auto, Burglary (Guarantee and Sickness).	19
20 Guardian Ins. of Can..	128,121 30	54,518 60	(m) 131,400 95	98,907 27	68,323 40	481,301 52	304,893 46	375,000 00	Fire, Accident, Auto., Burglary, Guarantee, Plate Glass and Sickness.	20
21 Halifax Fire.	1,025 95	None	15,003 50	None.	11,735 06	27,764 51	440,261 82	240,000 00	Fire.	21
22 Hudson Bay. ...	9,599 00	None	(n) 164,605 36	None.	(o) 9,101 80	183,276 25	146,791 94	230,850 00	Fire.	22
23 Imperial Guarantee and Accident.	None	56,321 55	None	110,112 45	(p) 26,000 00	222,434 00	281,135 91	200,000 00	Accident, Auto., Guarantee, Plate Glass and Sickness.	23
24 Imperial Underwriters.....	6,817 79	None.	(q) 127,618 83	None	12,462 37	146,898 99	274,272 79	175,000 00	Fire.	24

SESSIONAL PAPER No. 9

25	Kings Mutual.....	None.	None.	16,322 56	None.	(r)	None.	15,758 92	None.	25
26	Liverpool Manitoba.....	15,404 93	None.	186,937 77	None.		219,906 46	628,193 22	175,000 00	26
27	London & Lancashire Guar- antee & Accident.....	None.	105,719 00	None	155,862 26		7,187 17	643,727 43	400,000 00	27
28	London Mutual.....	19,746 27	None.	(s) 344,583 49	None.		104,103 89	200,116 85	19,250 00	28
29	Mercantile.....	37,187 00	None.	169,825 66	None.		5,800 00	395,064 81	50,000 00	29
30	Mount Royal.....	37,756 58	None.	385,699 04	11,078 83	(t)	325,951 36	947,634 86	250,000 00	30
31	Mutual Fire.....	None.	None.	9,476 80	None.		None.	47,342 48	None.	31
32	North American Accident.....	None.	130,996 65	None	100,403 80		7,949 46	208,077 39	91,133 29	32
33	North Empire.....	2,314 00	None.	70,112 78	None		40,794 26	232,933 18	206,370 00	33
34	North West.....	7,512 00	None.	101,649 21	None.		4,027 22	268,751 78	100,000 00	34
35	Occidental.....	7,977 27	None.	148,095 12	None.	(u)	102,105 18	418,664 27	174,762 70	35
36	Pacific Coast.....	22,184 64	None.	(v) 98,338 40	None.	(w)	281,408 24	720,771 44	543,787 90	36
37	Pictou County Farmers.....	12 00	None.	4,012 36	None.		None	11,078 43	None	37
38	Quebec.....	12,850 65	None.	177,860 34	None.		14,353 61	561,085 33	125,000 00	38
39	Western.....	454,430 86	1,647,492 52	2,080,997 41	355,202 15		1,082,399 91	2,650,220 67	(aa) 2,491,980 65	39
	Total.....	1,274,703 39	2,959,509 48	7,405,021 59	1,937,009 08		3,916,746 62	18,386,666 72	12,896,146 73	

- (a) Including \$17,500 investment reserve fund.
(b) Including \$550,000 7 per cent preference stock.
(c) Including \$15,677.83 reserve on unlicensed reinsurance, unsecured.
(d) Including \$4,796.35 unlicensed reinsurance balances, unsecured.
(e) Including \$5,000 investment reserve fund.
(f) Including \$18,042.91 reserve on unlicensed reinsurance, unsecured.
(g) Including \$100,000 contingent reserve fund.
(h) Including \$1,314.40 reserve on unlicensed reinsurance, unsecured.
(i) Including \$8,083.61 investment reserve fund.
(j) Including \$10,485.57 investment reserve fund.
(k) Including \$15,000 investment reserve fund.
(l) Including \$22,922.34 reserve on unlicensed reinsurance, unsecured.
(m) Including \$41,725.36 reserve on unlicensed reinsurance, unsecured.
(n) Including \$2,824.70 investment reserve fund.
(o) Including \$15,000 investment reserve fund.
(p) Including \$46,579.93 reserve on unlicensed reinsurance, unsecured.
(q) Including \$117,525 investment reserve fund.
(r) Including \$10,008.28 reserve on unlicensed reinsurance, unsecured.
(s) Including \$94,396.44 investment reserve fund.
(t) Including \$5,138.80 investment reserve fund.
(u) Including \$1,575.70 reserve on unlicensed reinsurance, unsecured.
(v) Including \$186,338.28 investment reserve fund.
(w) Including \$1,000,000 7 per cent preference stock.

10 GEORGE V, A. 1920

TABLE IX.—Showing the Assets in Canada of British Companies transacting
BRITISH COMPANIES—

No.	Companies.	Commenced Business in Canada (Fire).	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
			\$ cts.	\$ cts.	\$ cts.
1	Alliance	February 29, 1892	None.	None.	503,774 67
2	Atlas	March 7, 1887	None.	None.	480,198 66
3	British Crown	*November 2, 1917	None.	None.	343,327 34
4	British General	December 5, 1919	None.	None.	89,546 67
5	British Traders	*February 20, 1918	None.	None.	209,933 00
6	Caledonian	July 20, 1883	None.	None.	475,469 27
7	Car and General	*December 4, 1918	None.	None.	290,500 00
8	Century	*December 12, 1917	None.	None.	181,451 16
9	China	September 11, 1919	None.	None.	25,618 00
10	Commercial Union	September 11, 1863	325,000 00	20,000 00	960,498 04
11	Eagle, Star and British Dominions	*July 22, 1915	None.	None.	314,681 82
12	Employers' Liability	1887 to 1894 and again in 1910	None.	None.	1,359,028 78
13	General Accident, Fire and Life	July 13, 1908	None.	None.	570,561 61
14	Guardian Assurance	May 1, 1869	325,000 00	None.	1,368,026 15
15	Law Union and Rock	April 1, 1899	None.	None.	1,163,949 79
16	Liverpool and London and Globe	June 4, 1851	200,000 00	838,000 00	1,376,097 63
17	London Guarantee and Accident	October 22, 1915	None.	4,000 00	1,518,295 11
18	London and Lancashire Fire	April 1, 1880	None.	None.	921,461 09
19	London Assurance	March 1, 1862	None.	None.	456,098 88
20	Marine	September 4, 1913	None.	None.	117,276 67
21	Motor Union	May 30, 1919	None.	None.	115,583 33
22	National Benefit	*November 5, 1918	None.	None.	105,160 97
23	North British and Mercantile	1862	189,000 00	None.	1,454,368 52
24	Northern Assurance	1867	None.	None.	1,055,963 86
25	Norwich Union Fire	April 1, 1880	100,000 00	None.	1,041,971 91
26	Ocean Accident and Guarantee	April 20, 1915	6,605 59	None.	785,481 34
27	Palatine	March 27, 1912	None.	None.	341,575 65
28	Phoenix of London	1804	110,000 00	None.	899,593 34
29	Provincial	December 19, 1910	None.	None.	114,165 57
30	Queensland	*May 16, 1918	None.	None.	95,387 00
31	Royal Exchange	November 3, 1910	75,000 00	83,408 58	752,318 10
32	Royal Insurance	1851	545,784 00	549,500 00	2,563,796 95
33	Scottish Metropolitan	*December 17, 1918	None.	None.	182,906 67
34	Scottish Union and National	February 25, 1882	None.	599,707 00	442,248 18
35	Sun Insurance Office	June 3, 1892	45,850 00	None.	788,768 43
36	Union Assurance Society	November, 1890	None.	None.	635,324 68
37	Union Insurance of Canton	September 24, 1917	76,739 45	None.	377,890 60
38	Union Marine	*February 28, 1918	None.	None.	70,633 33
39	Yangtze	December 1, 1919	None.	None.	20,000 00
40	Yorkshire	January 16, 1907	550,000 00	1,874,712 37	679,260 18
Totals			2,548,979 04	3,969,327 95	15,218,252 35

*Dominion license issued. (a) Including \$4,752.39 loan on collateral.
(c) Including \$75,000 loan on collateral.

(b) Including \$50,000 loan on collateral.

SESSIONAL PAPER No. 9

business of Fire Insurance or of Fire and other classes of Insurance in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1919.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected	Other Assets.	Total Assets in Canada.	Nature of Business.	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
None.	75,019 79	None	69,126 97	5,000 00	652,921 43	Fire, Accident, Auto, Burglary, Gtee, Hail, Plate Glass and Sickness.	1
None.	23,010 04	5,523 65	67,997 37	None	576,729 72	Fire.	2
None.	40,252 57	4,087 35	91,909 43	25,137 26	504,713 95	Fire and Auto.	3
None.	5,000 00	None	None	1,500 00	96,046 67	Fire.	4
None.	89,663 42	None	29,533 10	None	329,129 52	Fire and Auto.	5
None.	20,272 88	None	51,458 90	13,000 00	560,201 05	Fire.	6
None.	2,565 94	3,460 29	24,473 51	(a) 11,382 41	332 382 15	Fire, Accident, Auto, Liability, Hail and Sickness.	7
None.	27,644 97	None.	33,813 62	894 90	243,804 65	Fire.	8
None.	383 14	None.	3,814 47	None.	29,815 61	Fire.	9
None.	99,584 11	7,041 59	142,843 04	13,652 69	1,568,619 47	Fire.	10
None.	79,848 87	952 18	48,865 73	4,916 06	449,264 66	Fire and Hail.	11
None.	98,436 01	None.	263,771 87	49,459 25	1,770,695 91	Fire, Accident, Auto, Burglary, Explosion, Gtee, Hail and Sickness.	12
None.	54,965 48	7,683 81	105,588 33	8,371 93	747,171 16	Fire, Auto and Hail.	13
None.	150,115 48	979 31	162,119 28	2,080 00	2,008,320 22	Fire.	14
None.	9,572 57	None.	85,916 80	14,956 12	1,274,395 28	Fire, Accident, Auto, Burglary, Plate Glass and Sickness.	15
None.	238,884 66	28,084 46	162,145 37	6,584 91	2,849,797 03	Fire.	16
None.	111,400 75	9,647 93	263,226 70	50,395 97	1,956,966 46	Fire, Accident, Auto, Liability, Gtee., Hail and Sickness.	17
None.	289,221 59	4,567 39	126,917 00	1,556 26	1,343,723 33	Fire and Auto.	18
None.	46,236 05	None.	76,263 66	5,000 00	583,598 59	Fire.	19
None.	30,378 21	None.	9,089 54	None.	156,744 42	Auto and Inland Trans.	20
None.	16,031 98	None.	6,159 09	None.	137,774 40	Accident and Auto.	21
None.	206 33	880 15	766 86	593 43	107,607 74	Fire.	22
None.	131,543 18	15,995 27	168,177 72	16,310 57	1,975,395 26	Fire.	23
None.	199,271 92	None.	130,114 69	21,500 00	1,406,850 47	Fire, Accident and Sickness.	24
None.	81,565 03	None.	237,814 86	7,162 30	1,468,514 10	Fire, Accident, Auto, Plate Glass and Sickness.	25
None.	128,232 00	None.	126,992 52	39,879 02	1,087,190 47	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	26
None.	26,744 43	None.	59,425 78	1,244 23	428,990 09	Fire.	27
None.	96,646 79	15,772 03	144,528 95	17,104 34	1,283,645 45	Fire.	28
None.	39,720 96	None.	14,605 85	740 94	169,233 32	Fire.	29
None.	20,035 92	6,026 59	28,144 68	(b) 54,438 64	204,032 83	Fire.	30
None.	10,768 47	15,106 34	94,829 77	(c) 92,513 12	1,123,944 38	Fire, Accident, Auto and Sickness.	31
None.	313,567 06	47,656 81	288,932 20	7,659 61	4,316,896 63	Fire.	32
None.	17,059 54	None.	30,284 89	4,837 50	235,148 60	Fire, Accident, Auto, Guarantee and Sickness.	33
None.	64,498 42	13,341 97	57,435 13	None.	1,177,230 70	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.	34
None.	72,950 93	None.	98,151 98	12,774 45	1,018,495 79	Fire.	35
None.	106,126 61	None.	69,093 57	16,544 52	827,089 38	Fire and Inland Transit.	36
None.	314,963 56	None.	79,962 92	None.	849,555 93	Fire, Auto, Hail and Inland Transit	37
None.	2,729 32	596 68	5,453 91	None.	79,413 24	Auto and Inland Transit.	38
None.	None	None.	1,610 23	None.	21,610 23	Fire.	39
None.	227,628 27	44,900 96	128,374 67	20,147 89	3,525,024 34	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.	40
None.	3,302,747 25	232,304 76	3,589,734 96	527,338 32	29,478,684 63		

10 GEORGE V, A. 1920

TABLE X.—Showing the Assets in Canada of Foreign Companies transacting
FOREIGN COMPANIES—

No	Companies.	Commenced Business in Canada (Fire).	Real Estate	Loans on Real Estate	Bonds and Debentures.
			\$ cts.	\$ cts.	\$ cts.
1	Etna Insurance Co.	1821.....	None.	None.	506,423 33
2	Agricultural	1870 to 1873, 1879 to 1897 and again in 1917.....	None	None.	23,858 17
3	Alliance Insurance	*August 30, 1917...	None	None.	89,750 00
4	American Alliance.....	January 27, 1919.....	None.	None.	30,000 00
5	American Central....	December 17, 1912	None	None.	149,276 26
6	American Equitable.....	October 6, 1919.....	None.	None.	50 000 00
7	American Insurance..	June 28, 1912.....	None.	None.	62,050 00
8	American Lloyds.....	December 1, 1910.....	None.	None.	73,915 00
9	Boston	*January 15, 1918...	None.	None.	50,000 00
10	California	November 18, 1912..	None.	None.	58 930 00
11	Citizen's of Missouri	*December 4, 1917	None.	None.	25,000 00
12	Columbia	*October 11, 1917.....	None.	None.	98,787 47
13	Commercial Union of N Y.	*November 29, 1917..	None.	None.	20,000 00
14	Connecticut.....	June 28, 1886.....	None.	None.	262 750 00
15	Continental	August 31, 1910.....	None.	None.	486,905 00
16	Equitable Fire and Marine	April 3, 1913.....	None.	None.	141,020 79
17	Fidelity-Phoenix...	April 11, 1910.....	None.	None.	472,976 03
18	Fire Association of Phila.	*March 16, 1918.....	None.	None.	72,200 00
19	Fireman's Fund	November 30, 1912..	None.	None.	197,150 00
20	Firemen's Insurance.....	May 22, 1912.....	None.	None.	98,402 66
21	General of Paris	July 20, 1912.....	None.	None.	111,875 54
22	Girard	April 30, 1919.....	None.	None.	50,575 00
23	Glens Falls	November 28, 1913.....	None	6,000 00	257,550 00
24	Globe and Rutgers.....	March 6, 1914.....	None	None.	745,774 20
25	Great American	December 7, 1904...	None	None	533,288 53
26	Hartford Fire	November, 1836	None	None	1,280,343 41
27	Home Insurance.	January 1, 1902.	None	None.	1,784,186 97
28	Insurance Co. of North America	October 16, 1889...	None.	None.	589,319 46
29	Insurance Co. of State of Pa.	March 22, 1912.....	None	None.	156,436 06
30	Lumbermen's Underwriting Alliance...	*May 10, 1918.....	None.	None.	100,000 00
31	Manufacturing Lumbermen's.	*April 24, 1918.....	None.	None.	65,000 00
32	Mechanics and Traders.....	*January 4, 1918.....	None.	None.	20,000 00
33	Merchants Fire	*December 26, 1917	None.	None.	99,196 00
34	Millers National.....	*October 6, 1915.....	None.	None.	50,000 00
35	National-Ben Franklin.	May 23, 1914.....	None	None.	194,835 47
36	National Fire of Hartford.....	August 3, 1908.....	None.	None.	596,750 00
37	National Union Fire.	August 12, 1911...	None.	None.	201,510 26
38	La Nationale.	February 13, 1914	None	None.	353,788 63
39	Newark.	*March 6, 1918.....	None	None.	60,000 00
40	New Hampshire..	April 15, 1918.....	None.	None.	54,720 00
41	New Jersey..	*April 6, 1918.....	None	None.	60,000 00
42	Niagara.	July 19, 1912.....	None	None.	191,800 00
43	North Western Mutual	*May 10, 1918.....	None.	None.	25,780 08
44	North Western National.	May 22, 1912.....	None	None.	228,780 12
45	Phoenix of Paris.....	March 20, 1915.....	None	None.	126,775 27
46	Phoenix of Hartford	May 20, 1890.....	None	None.	435,994 33
47	Providence Washington	January 9, 1912	None	None.	230,910 00
48	Queen of America..	November 2, 1891..	None	None.	679,036 84
49	St. Paul Fire and Marine	September 14, 1907.	None	None.	409,880 00
50	Springfield Fire and Marine.....	November, 5, 1908.	None.	None.	458,710 00
51	Stuyvesant.	*August 25, 1916...	None	None.	89,698 75
52	L'Union Paris, France	April 11, 1911	None	None.	255,859 11
53	United States Fire..	June 30, 1919.....	None	None.	85,000 00
54	Vulcan	*January 15, 1918..	None.	None.	50,000 00
55	Westchester.	May 28, 1912.....	None.	None.	257,650 06
	Totals.....		None.	6,000 00	13,841,218 73

*Dominion license issued.

SESSIONAL PAPER No. 9

business of Fire Insurance or of Fire and other classes of Insurance in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1919.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected.	Other Assets.	Total Assets in Canada.	Nature of Business.	No.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
None.	122,726 28	7,353 54	76,468 63	None.	712,971 78	Fire, Auto and Tornado	1
None.	10,186 30	416 66	5,695 89	None.	40,157 02	Fire.....	2
None.	52,432 57	782 50	21,089 68	None.	164,054 75	Fire and Auto.....	3
None.	None.	275 00	657 04	None.	30,932 04	Fire and Auto..	4
None.	62,886 45	2,734 74	38,240 48	4,000 00	257,137 93	Fire and Tornado.....	5
None.	None.	None.	8,633 92	None.	58,633 92	Fire.....	6
None.	None.	1,460 00	5,540 61	None.	69,050 61	Fire	7
None.	10,956 16	1,463 00	3,862 16	None.	90,196 32	Fire and Sprinkler Leakage	8
None.	15,561 18	None.	12,484 27	1,289 95	79,335 40	Fire.....	9
None.	16,063 39	1,075 00	10,296 33	1,000 00	87,364 42	Fire..	10
None.	15,490 38	None.	7,259 29	None.	47,749 67	Fire...	11
None.	14,804 48	1,651 20	5,394 01	None.	120,637 16	Auto and Inland Trans.....	12
None.	None.	29 00	2,109 88	None.	22,138 88	Fire.....	13
None.	38,459 05	3,269 47	29,894 83	1,417 36	335,790 71	Fire and Hail..	14
None.	70,355 90	8,156 83	69,202 42	9,807 80	644,427 95	Fire, Explosion, Hail and Tornado.....	15
None.	29,125 86	3,926 56	None.	None.	174,073 21	Fire..	16
None.	70,199 18	8,764 14	55,858 88	9,945 50	617,743 73	Fire, Explosion, Hail and Tornado..	17
None.	15,211 32	731 98	2,785 08	None.	90,928 38	Fire and Auto.....	18
None.	147,387 52	None.	23,859 16	369 12	368,765 80	Fire, Auto and Inland Trans.	19
None.	11,058 58	2,236 25	22,333 46	None.	134,030 95	Fire.....	20
None.	40,949 68	None.	14,379 50	1,883 04	169,087 76	Fire.....	21
None.	4,070 31	479 15	4,985 36	None.	60,109 82	Fire.....	22
None.	56,207 42	3,419 15	6,021 00	None.	329,197 57	Fire, Auto, Explosion, Hail, Inland Trans. and Tornado...	23
None.	163,377 71	7,307 52	104,980 61	9,225 70	1,030 665 74	Fire, Auto, Explosion and Inland Trans..	24
None.	279,701 73	13,841 00	66,446 39	923 48	894,201 13	Fire, Auto, Explosion, Hail and Tornado.....	25
None.	248,802 38	17,331 88	189,540 00	None.	1,736,017 67	Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler Leakage and Tornado...	26
None.	549,593 67	None.	227,807 13	None.	2,561,587 77	Fire, Auto, Explosion, Hail, Sprinkler Leakage and Tornado.....	27
None.	460,287 73	5,598 08	126,928 64	None.	1,182,133 91	Fire, Auto, Explosion and Inland Trans.....	28
None.	57,633 15	2,286 34	23,709 30	None.	240,064 85	Fire and Tornado.....	29
None.	36,053 02	801 96	30,411 91	None.	167,266 89	Fire.....	30
None.	10,806 72	438 66	6,666 30	None.	82,911 68	Fire.....	31
None.	861 51	106 25	11,438 22	None.	32,405 98	Fire.....	32
None.	28,375 70	2,222 90	12,744 74	None.	142,539 34	Fire and Hail..	33
None.	16,249 61	1,041 65	9,841 57	None.	77,132 83	Fire.....	34
None.	47,661 73	3,902 14	24,915 90	None.	271,315 17	Fire and Auto.....	35
None.	433,195 10	8,916 68	111,156 73	None.	1,150,018 51	Fire and Tornado.....	36
None.	50,790 02	3,442 90	39,822 27	None.	295,565 45	Fire and Tornado.....	37
None.	67,286 27	1,418 73	64,005 55	1,000 00	487,499 18	Fire.....	38
None.	26,023 71	289 58	16,253 54	1,887 18	104,454 01	Fire and Auto.....	39
None.	13,380 96	None.	11,513 18	1,193 55	80,807 69	Fire.....	40
None.	11,034 20	None.	13,876 00	None.	84,910 20	Fire and Auto.....	41
None.	54,381 04	3,031 23	54,135 52	None.	303,347 79	Fire, Auto, Explosion and Tornado.....	42
None.	25,793 11	454 58	7,972 65	1,019 68	61,020 10	Fire and Auto.....	43
None.	33,900 24	2,641 58	55,205 73	1,000 00	321,527 67	Fire, Auto, Hail and Tornado.....	44
None.	73,702 03	None.	20,684 41	1,747 77	222,909 48	Fire.....	45
None.	31,887 03	7,222 87	84,117 43	4,541 62	563,763 28	Fire and Auto.....	46
None.	58,247 34	2,946 66	11,555 84	None.	303 659 84	Fire, Auto and Explosion	47
None.	98,451 09	8,555 99	82,489 72	576 55	869,110 19	Fire, Auto and Inland Trans.	48
None.	59,286 91	5,946 13	62,699 34	5,929 33	543,741 71	Fire, Auto, Inland Trans. and Tornado.....	49
None.	120,624 56	6,630 37	73,110 49	None.	659,075 42	Fire, Auto, Sprinkler Leak. and Tornado.....	50
None.	7,241 55	1,653 33	14,441 94	None.	113,035 57	Fire..	51
None.	58,689 72	401 00	57,553 36	3,296 16	356 599 35	Fire ..	52
None.	2,585 30	None.	11,699 17	None.	99,284 47	Fire and Auto....	53
None.	24,135 55	180 95	8,490 56	30 19	82,837 25	Fire..	54
None.	18,360 72	1,640 53	26,760 92	2,317 36	306 729 59	Fire and Hail.....	55
None.	3,972,533 12	158,475 66	2,090,026 64	64,401 34	20,132,655 49		

TABLE XI.—Showing the Liabilities in Canada of British Companies transacting business of Fire Insurance or of Fire and other Insurance in Canada.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1919.

No.	Companies.	Reserve for Unsettled Losses in Canada. (Fire.)	Reserve for Unsettled Losses in Canada. (Other.)	Reserve of Unearned Premiums in Canada. (Fire.)	Reserve of Unearned Premiums in Canada. (Other.)	Sundry Liabilities in Canada. (Fire and (Other.)	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.	No.
1	Alliance	\$ 27,372 47	\$ 27,130 50	\$ 223,701 81	\$ 62,306 01	\$ 20,290 48	\$ 360,801 27	\$ 292,120 16	Fire, Accident, Auto, Burglary, Guarantee, Hail, Plate Glass and Sickness.	1
2	Atlas	19,579 96	None.	380,559 74	None.	5,000 00	405,139 70	171,590 02	Fire	2
3	British Crown	21,319 86	3,265 13	223,771 53	45,772 03	4,957 12	299,085 67	205,628 28	Fire and Auto	3
4	British General	None.	None.	None.	None.	None.	None.	96,046 67	Fire	4
5	British Traders	23,744 00	1,475 00	77,644 01	10,439 90	4,667 25	117,970 16	211,159 36	Fire and Auto	5
6	Caledonian	49,344 96	None.	301,238 40	None.	13,090 29	363,673 65	196,527 40	Fire	6
7	Car and General	1,620 00	558 48	34,717 59	8,314 35	6,286 36	51,496 78	280,885 37	Fire, Accident, Auto, Liability, Hail and Sickness	7
8	Century	15,449 38	None.	97,842 27	None.	21,511 83	134,803 48	109,001 17	Fire	8
9	China	None.	None.	2,923 26	None.	2,393 76	5,317 02	24,498 59	Fire	9
10	Commercial Union	91,460 41	None.	691,745 95	None.	31,685 96	814,892 32	753,727 15	Fire	10
11	Eagle Star and British Dominions	25,277 66	None.	139,306 48	None.	3,945 21	168,529 35	280,735 31	Fire and Hail	11
12	Employers' Liability	59,517 30	306,696 55	382,046 03	346,506 64	168,940 72	1,263,707 24	506,988 67	Fire, Accident, Auto, Burglary, Explosion, Guarantee, Hail and Sickness.	12
13	General Accident Fire and Life	44,620 45	4,019 74	266,686 86	12,174 58	26,943 90	354,445 53	392,725 63	Fire, Auto and Hail	13
14	Guardian Assurance	201,821 15	None.	771,627 18	None.	26,486 33	999,934 66	1,008,385 56	Fire	14
15	Law Union and Rock	7,142 42	29,306 52	174,483 66	36,695 54	5,000 00	252,628 14	1,021,767 14	Fire, Accident, Auto, Burglary, Plate Glass, and Sickness.	15
16	Liverpool and London and Globe	110,491 34	None.	908,310 00	None.	(a) 94,326 96	1,113,138 30	1,736,658 73	Fire	16
17	London Guarantee and Accident	119,653 99	226,969 50	357,074 06	222,618 47	32,722 29	959,038 31	997,928 15	Fire, Accident, Auto, Liability, Guarantee, Hail, and Sickness.	17
18	London and Lancashire Fire	71,777 29	2,750 00	555,241 13	16,194 62	125,375 30	771,338 34	572,384 99	Fire and Auto	18
19	London Assurance	18,748 00	None.	278,273 32	None.	78,754 51	375,775 83	207,822 76	Fire	19
20	Marine	None.	5,673 70	None.	24,581 56	20,000 00	50,255 26	106,489 16	Auto and Inland Transportation.	20
21	Motor Union	None.	3,000 00	None.	20,768 43	1,000 00	24,768 43	113,005 97	Accident and Auto	21
22	National Benefit	None.	None.	None.	4,357 13	150 00	4,507 13	103,100 61	Fire	22
23	North British and Mercantile	123,695 26	None.	681,357 46	None.	42,475 16	847,527 88	1,127,867 38	Fire	23
24	Northern Assurance	96,664 48	None.	579,501 63	90 53	91,446 98	767,703 62	639,146 85	Fire, Accident and Sickness.	24
25	Norwich Union Fire	111,183 66	36,139 25	605,559 99	115,130 21	26,434 86	894,447 97	574,066 13	Fire, Accident, Auto, Plate Glass and Sickness.	25
26	Ocean Accident and Guarantee	19,415 00	144,470 00	167,579 22	266,494 22	36,694 34	634,652 78	452,537 69	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	26
27	Palatine	15,518 50	None.	224,566 58	None.	14,411 55	254,496 63	174,493 46	Fire	27

SESSIONAL PAPER No. 9

28	Phoenix of London.....	29,524 31	None.	688,558 00	None.	15,000 00	733,082 31	550,563 14	Fire.....	28
29	Provincial.....	150 00	None.	42,930 17	None.	5,413 72	48,493 89	120,739 43	Fire.....	29
30	Queensland.....	6,076 00	None.	86,284 90	None.	2,833 49	95,194 39	108,838 44	Fire.....	30
31	Royal Exchange.....	14,405 00	23,406 00	375,787 50	66,197 56	12,967 85	492,763 91	631,180 47	Fire, Accident, Auto and Sickness.	31
32	Royal Insurance.....	106,228 00	None.	1,173,118 25	None.	44,139 73	1,323,485 98	2,993,410 65	Fire.....	32
33	Scottish Metropolitan.....	479 12	12,265 50	6,628 38	31,166 80	9,242 26	59,782 06	175,366 54	Fire, Accident, Auto, Guarantee and Sickness.	33
34	Scottish Union and National.....	10,909 00	6,288 00	276,188 55	10,128 48	7,500 00	311,014 03	806,216 67	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.	34
35	Sun Insurance Office.....	53,743 03	None.	451,698 16	None.	11,150 94	516,592 13	501,903 66	Fire.....	35
36	Union Assurance Society.....	38,880 00	None.	408,830 16	300 00	39,952 84	487,963 00	339,126 38	Fire and Inland Transportation.	36
37	Union Insurance of Canton.....	22,521 00	26,363 32	187,189 36	26,522 12	12,910 40	275,506 20	574,049 73	Fire, Auto, Hail and Inland Transportation.	37
38	Union Marine.....	None.	365 00	None.	6,285 66	50 00	6,700 66	72,712 58	Auto and Inland Transportation.	38
39	Yangtze.....	None.	None.	1,708 34	None.	None.	1,708 34	19,901 89	Fire.....	39
40	Yorkshire.....	29,097 49	56,402 57	298,906 01	68,643 31	11,417 47	464,466 85	3,060,557 49	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.	40
	Totals.....	1,587,430 49	916,544 76	2,123,585 94	1,401,688 15	1,077,579 86	7,106,829 20	22,371,855 43		

(a) Including \$74,074.50 liabilities of life branch.

TABLE XII.—FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1919

No.	Companies.	Reserve for Unsettled Losses in Canada. (Fire.)		Reserve for Unsettled Losses in Canada. (Other.)		Reserve of Unearned Premiums in Canada. (Fire.)		Reserve of Unearned Premiums in Canada. (Other.)		Sundry Liabilities in Canada. (Fire and Other.)		Total Liabilities in Canada.		Excess of Assets over Liabilities in Canada.		Nature of Business.	No.
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.		
1	Etna..	26,704	42		349 15	246,065	50	8,319	32	15,266	73	296,705	12	416,266	66	Fire, Auto and Tornado	1
2	Agricultural..	37	60	None		10,613	66	None		163	96	10,815	22	29,341	80	Fire.	2
3	Alliance Insurance..	8,083	55	None		66,067	29	532	21	6,795	20	81,478	25	82,576	50	Fire and Auto.	3
4	American Alliance.	969	23	None		2,206	90	93	95	1,000	00	4,330	08	26,601	96	Fire and Auto.	4
5	American Central..	11,038	58	None		53,321	22	1,082	73	7,951	83	73,394	36	183,743	57	Fire and Tornado.	5
6	American Equitable	311	69	None		8,200	96	None		1,388	23	9,900	88	48,733	04	Fire.	6
7	American Insurance.	6,853	36	None		34,235	16	None		631	49	41,720	01	27,320	60	Fire.	7
8	American Lloyd's..	57	75	755	25	8,190	97	3,749	37	943	12	13,696	46	76,499	86	Fire and Sprinkler Leakage.	8
9	Boston..	12,633	73	None		44,941	75	None		1,536	84	59,112	32	20,223	08	Fire.	9
10	California..	5,009	60	None		31,303	88	None		3,315	94	39,629	42	47,735	00	Fire.	10
11	Citizens' of Missouri	204	05	None		6,678	13	None		3,418	46	10,300	64	37,449	03	Fire.	11
12	Columbia	None		12,500	00	None		26,177	13	1,000	00	39,677	13	80,960	03	Auto and Inland Trans.	12
13	Commercial Union of N.Y.	159	83	None		5,908	95	None		1,070	06	7,138	84	15,000	04	Fire.	13
14	Connecticut	9,701	32	74	38	111,133	83	None		5,125	00	126,034	54	209,756	17	Fire and Hail.	14
15	Continental	30,262	32	None		246,605	53	4,104	25	25,788	51	306,750	61	337,677	34	Fire, Explosion, Hail and Tornado.	15
16	Equitable Fire and Marine	1,433	43	None		24,557	91	None		700	00	26,691	34	147,381	87	Fire.	16
17	Fidelity-Phoenix.	24,961	35	40	00	233,053	47	6,244	26	34,605	35	298,904	43	318,839	30	Fire, Explosion, Hail and Tornado.	17
18	Fire Association of Phila.	2,023	03	None		14,490	67	None		302	60	16,816	30	74,112	08	Fire and Auto.	18
19	Fireman's Fund..	72,769	82	2,631	51	101,308	37	6,794	51	4,000	00	187,504	21	181,261	59	Fire, Auto and Inland Trans.	19
20	Firemen's Insurance..	7,951	30	None		73,478	28	None		2,138	33	83,567	91	50,463	04	Fire.	20
21	General of Paris....	5,030	00	None		71,184	27	None		3,451	10	79,665	37	89,422	39	Fire.	21
22	Girard....	2,668	60	None		5,463	22	None		238	32	8,370	14	51,739	68	Fire.	22
23	Glens Falls	20,111	00	6,030	00	104,891	56	24,040	37	None		155,072	93	174,124	64	Fire, Auto, Explosion, Hail, Inland Trans. and Tornado.	23
24	Globe and Rutgers.	106,293	42	None		321,713	92	34,580	54	183,087	45	645,675	33	384,990	41	Fire, Auto, Explosion and Inland Trans.	24
25	Great American....	79,965	00	2,555	00	238,129	43	17,833	74	9,111	78	347,594	95	546,606	18	Fire, Auto, Explosion, Hail and Tornado.	25
26	Hartford Fire..	95,520	87	27,169	33	680,655	14	66,200	67	91,865	05	961,511	06	774,506	61	Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler Leakage and Tornado.	26
27	Home Insurance	154,454	00	130,869	00	791,969	17	89,018	12	225,000	00	1,391,310	29	1,170,277	48	Fire, Auto, Explosion, Hail, Sprinkler Leakage and Tornado.	27
28	Insurance Co. of North America	37,954	80	1,434	77	407,158	42	61,403	86	106,379	53	614,331	38	567,802	53	Fire, Auto, Explosion, and Inland Trans.	28
29	Insurance Co. of State of Pa.	10,782	11	None		84,019	82	945	02	2,500	00	98,246	95	141,817	90	Fire and Tornado.	29
30	Lumbermen's Underwriting Alliance..	None.		None.		70,517	45	None		None.		70,517	45	96,749	44	Fire.	30
31	Manufacturing Lumbermen's	None.		None.		60,352	07	None		None.		60,352	07	22,559	61	Fire.	31
32	Mechanics and Traders	None		None.		11,230	78	None.		191	81	11,422	59	20,983	39	Fire	32

SESSIONAL PAPER No. 9

33	Merchants Fire.	5,102 00	None.	27,137 20	None.	3,322 85	35,562 05	106,977 20	Fire and Hail.	33
34	Millers National.	22,920 32	None.	21,109 81	None.	None.	44,030 13	33,102 70	Fire.	34
35	National-Ben Franklin.	2,342 35	1,680 00	87,824 26	73 66	130 59	92,050 86	179,264 31	Fire and Auto.	35
36	National Fire of Hartford.	9,597 41	None.	321,664 52	704 65	33,629 04	365,595 62	784,422 89	Fire and Tornado.	36
37	National Union Fire.	16,309 59	None.	104,461 72	640 09	10,000 00	131,411 40	164,154 05	Fire and Tornado.	37
38	La Nationale.	18,379 09	None.	288,029 02	None.	13,621 43	320,029 54	167,469 64	Fire.	38
39	Newark.	5,185 00	None.	26,406 48	352 99	7,952 00	39,896 47	64,557 54	Fire and Auto.	39
40	New Hampshire.	9,880 75	None.	50,113 96	None.	2,031 60	62,026 31	18,781 38	Fire.	40
41	New Jersey.	641 82	346 90	23,513 57	1,392 41	6,903 38	32,798 08	52,112 12	Fire and Auto.	41
42	Niagara.	35,617 00	1,036 00	137,480 46	7,460 73	31,427 91	213,022 10	90,325 69	Fire, Auto, Explosion and Tornado.	42
43	Northwestern Mutual.	None.	None.	14,901 77	53 36	1,000 00	15,955 13	45,064 97	Fire and Auto.	43
44	Northwestern National.	3,496 30	2,652 74	164,105 82	12,498 61	7,035 05	189,788 52	131,739 15	Fire, Auto, Hail and Tornado.	44
45	Phoenix of Paris.	6,957 00	None.	83,216 56	None.	5,659 20	95,932 76	126,976 72	Fire.	45
46	Phoenix of Hartford.	21,801 94	3,020 00	259,190 21	10,825 60	8,360 00	303,197 75	260,565 53	Fire and Auto.	46
47	Providence Washington	17,563 09	913 80	106,144 09	14,339 51	4,000 00	142,960 49	160,699 35	Fire, Auto and Explosion.	47
48	Queen of America.	42,858 00	4,000 00	430,090 79	26,731 75	17,586 71	521,267 25	347,842 94	Fire, Auto and Inland Trans.	48
49	St. Paul Fire and Marine.	34,119 32	25,462 87	199,265 09	41,877 57	13,910 15	314,635 00	229,106 71	Fire, Auto, Inland Tran and Tornado.	49
50	Springfield Fire and Marine.	52,570 36	44 50	228,480 72	3,632 11	18,000 00	302,727 69	356,347 73	Fire, Auto, Sprinkler Leakage and Tornado.	50
51	Stuyvesant.	6,456 15	None.	26,186 80	None.	2,500 00	35,142 95	77,892 62	Fire.	51
52	L'Union, Paris, France.	9,131 59	None.	142,961 29	None.	15,426 03	167,518 91	189,080 44	Fire.	52
53	United States Fire.	199 79	None.	16,751 54	33 51	920 89	17,905 64	81,378 83	Fire and Auto.	53
54	Vulcan.	5,159 55	None.	20,134 85	None.	2,702 33	27,996 73	54,840 52	Fire.	54
55	Westchester.	21,661 00	74 38	117,294 83	None.	9,250 00	148,280 21	158,449 38	Fire and Hail.	55
Totals.		1,081,895 10	223,639 58	7,066,263 04	471,836 60	954,335 85	9,797,970 17	10,334,684 32		

10 GEORGE V, A. 1920

TABLE XIII.—Showing the Cash Income and Expenditure of Canadian Com-
CANADIAN COMPANIES—INCOME

INCOME (CASH).

No.	Companies.	Net Cash for Premiums. (Fire.)	Net Cash for Premiums. (Other)	Interest, Rents and Dividends on Stock, etc. Fire and other.)	Sundry. (Fire and other.)	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Acadia Fire.....	227,603 15	23,981 31	39,232 08 (a)	21,719 96	312,536 50
2	Antigonish Farmers.....	1,987 65	None.	72 91	3 75	2,064 31
3	Beaver Fire.....	35,171 55	None	19,118 89	None	54,290 44
4	British America..	2,915,262 09	1,072,420 71	107,781 68 (b)	950 00	4,096,414 48
5	British Colonial.....	214,642 96	None.	8,952 43	None.	223,595 39
6	British Northwestern.....	121,418 38	None	18,297 93 (b)	879 98	140,596 27
7	Canada Accident and Fire.....	76,376 22	411,309 69	28,355 35	None	516,041 26
8	Canada National.....	187,809 19	None.	141,166 52	964 41	329,940 12
9	Canada Security.....	27,943 31	171,175 05	6,908 90 (c)	6,947 95	212,975 21
10	Canadian Fire	356,397 50	10,547 48	75,002 52	158 62	442,196 12
11	Canadian Indemnity.....	90,836 63	140,214 01	17,809 19	409 01	249,268 84
12	Canadian Lumbermen's.....	1,349 27	None.	250 00 (d)	8,068 23	9,667 50
13	Canadian Surety.....	None.	165,803 25	19,333 06 (b)	587 12	185,723 43
14	Cumberland Farmers.....	2,382 43	None	102 11	60 00	2,544 54
15	Dominion Fire.....	382,066 64	144,891 14	26,304 77 (b)	85 68	553,349 21
16	Dominion of Canada Guarantee & Acc't.	50,898 67	657,630 66	40,546 51 (e)	900 00	749,975 84
17	Fire Insurance Co. of Canada.....	128,524 47	None	5,952 52	None.	134,476 99
18	General Accident of Canada.....	8,751 20	479,326 60	27,045 30	None	515,123 10
19	Globe Indemnity.....	138,355 85	697,932 27	32,791 46	None	869,082 58
20	Guardian Insurance Co. of Canada.....	306,788 86	276,310 43	26,925 02 (b)	456 16	610,480 47
21	Halifax Fire..	21,361 60	None	24,411 75	None.	45,773 35
22	Hudson Bay....	203,231 03	None.	11,102 29	None	214,333 32
23	Imperial Guarantee and Accident.....	None.	388,849 15	19,942 33 (f)	5,805 30	414,596 78
24	Imperial Underwriters.....	106,750 34	None	21,425 58	0 50	128,176 40
25	Kings Mutual...	16,137 75	None.	912 59	68 3	17,118 64
26	Liverpool Manitoba.....	270,501 12	None.	43,560 41	None.	314,061 53
27	London and Lancashire G'tee and Acc't.	None.	362,724 48	30,380 38	None.	393,104 86
28	London Mutual.....	503,782 48	None.	12,608 86 (g)	2,634 62	519,025 96
29	Mercantile.....	295,575 48	None.	25,782 71	6 54	321,364 73
30	Mount Royal.....	608,333 86	15,757 21	68,213 97	1,821 35	694,126 39
31	Mutual Fire.....	15,235 19	None.	2,514 59	None	17,749 78
32	North American Accident.....	None.	401 661 81	16,789 38 (h)	1,210 53	419,661 72
33	North Empire.....	113,087 92	None.	15,311 85	None.	128,399 77
34	North West.....	149,173 27	None.	19,099 91	2 00	168,275 18
35	Occidental.....	215,077 06	None.	32,137 65 (b)	1,956 56	249,171 27
36	Pacific Coast.....	202,922 07	None.	26,390 59 (i)	4,071 72	233,384 38
37	Pictou County Farmers.....	3,370 59	None.	703 67	81 00	4,155 26
38	Quebec.....	302,572 67	None.	34,667 17	None	337,239 84
39	Western.....	2,639,687 55	1,887,873 67	215,869 54 (b)	1,355 04	4,744,785 80
	Totals.....	10,941,366 00	7,308,408 92	1,263,867 35	61,204 29	13,574,846 56

(a) Including \$21,717.46 profit on sale of securities.

(b) Profit on sale of securities.

(c) Including \$4,384.91 profit on sale of securities.

(d) Cash dividends received from Mutual reinsuring companies.

(e) Premium on capital stock.

(f) Including \$754.30 profit on sale of securities.

(g) Including \$2,605.15 profit on sale of securities.

(h) Including \$317.12 profit on sale of securities.

(i) Including \$100 premium on capital stock and \$3,971.72 profit on sale of securities.

Received on account of capital stock not included in income:—

Beaver, \$15,025; British America, \$350; British Colonial, \$1,628.66; Canada National, \$30,880.50; Canada Security, \$120,000; British Northwestern, \$2,330; Canadian Surety, \$25,000; Dominion Fire, \$48,570; Dominion of Canada Guarantee and Accident, \$900; Fire Insurance Co. of Canada, \$73,960; Mutual Fire Association, \$9,051.06; Pacific Coast, \$6,188.50; Western, \$3,355.

SESSIONAL PAPER No. 9

panies transacting Fire, Marine and other Insurance.
AND EXPENDITURE, 1919.

EXPENDITURE (CASH).

Paid for losses. (Fire.)	Dividends or Bonus to shareholders (Fire and other).	GENERAL EXPENSES. (FIRE.)		Expenditure on Account of Branches other than Fire & Life.	Total Expenditure.	e Excess of Premiums received over Losses paid. (Fire.) — d The Reverse.	e Excess of Income over Expenditure. — d The Reverse.	No.
		Commission or Brokerage.	Other.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
104,595 75	48,000 00	33,586 09	48,407 34	20,130 09	254,719 27 e	123,007 40 e	57,817 23	1
616 93	None.	None.	359 15	None.	976 08 e	1,370 72 e	1,088 23	2
6,650 23 (j)	28,622 65	-7,852 18	10,295 53	None.	37,716 23 e	28,521 32 e	16,574 21	3
1,238,164 87	57,750 00	569,481 21	503,043 01	1,207,601 42	3,576,040 51 e	1,677,097 22 e	520,373 97	4
116,864 22	None.	34,890 68	64,975 06	None.	216,729 96 e	97,778 74 e	6,865 43	5
42,368 16	60 25	20,458 86	30,164 43	None.	93,051 70 e	79,050 22 e	47,544 57	6
27,353 58	4,969 40	12,011 06	31,618 57	435,783 50	511,736 11 e	49,022 64 e	4,305 15	7
65,622 96	107,375 37	25,962 12 (k)	80,297 68	None.	279,258 13 e	122,186 23 e	50,681 99	8
1,485 93	36,000 00	7,549 34	None.	190,332 85	235,368 12 e	26,457 38 d	22,392 91	9
118,432 99	80,000 00	28,494 58	102,042 36	8,587 48	337,557 41 e	237,964 51 e	101,638 71	10
32,100 06	20,000 00	26,108 54	5,638 27	112,445 26	196,292 13 e	58,736 57 e	52,976 71	11
None.	None.	4,414 06	1,809 30	None.	6,223 36 e	1,349 27 e	3,444 14	12
None.	38,250 00	None.	None.	131,540 87	169,790 87	None.	15,932 56	13
5 00	None.	133 00	298 29	None.	436 29 e	2,377 43 e	2,108 25	14
151,411 87	None.	71,688 54	67,055 29	121,928 59	412,084 29 e	230,654 77 e	141,263 92	15
14,016 91	37,038 00	12,724 67	11,448 92	592,942 12	668,170 62 e	36,881 76 e	81,805 22	16
18,880 79	None.	20,507 21	32,105 40	None.	71,493 40 e	109,643 68 e	62,983 59	17
3,352 53	None.	1,040 98	6,182 44	472,178 03	482,753 98 e	5,398 67 e	32,369 12	18
53,191 72	None.	27,939 15	34,775 90	686,047 11	801,953 88 e	85,164 13 e	67,128 70	19
98,883 88	None.	12,541 65	5,857 27	367,918 95	485,201 75 e	207,904 98 e	125,278 72	20
26,826 05	18,000 00	421 25	11,807 29	None.	57,054 59 d	5,464 45 d	11,281 73	21
107,051 50	None.	30,510 76	57,257 28	None.	194,819 54 e	96,179 53 e	19,513 78	22
None.	16,000 00	None.	None.	393,743 46	409,743 46	None.	4,853 32	23
51,174 94	None.	18,011 93	29,540 88	None.	98,727 75 e	55,575 40 e	29,448 65	24
2,216 75	None.	None.	3,798 39	None.	6,015 14 e	13,921 00 e	11,103 50	25
105,458 04	34,500 00	40,076 75	64,196 90	None.	244,231 69 e	165,043 08 e	69,829 84	26
None.	None.	None.	None.	383,616 91	383,616 91	None.	9,487 95	27
232,343 68	None.	90,606 75	109,970 30	None.	432,920 73 e	271,438 80 e	86,105 23	28
96,115 50	40,000 00	61,734 32	46,330 35	None.	244,180 17 e	199,459 98 e	77,184 56	29
247,829 04	20,000 00	91,679 41	143,581 32	9,804 35	512,894 12 e	360,504 82 e	181,232 27	30
4,963 70	None.	6,066 70	5,501 59	None.	16,531 99 e	10,271 49 e	1,217 79	31
None.	None.	None.	None.	401,601 48	401,601 48	None.	18,060 24	32
74,264 25	16 65	15,578 38	28,165 69	None.	118,024 97 e	38,823 67 e	10,374 80	33
71,647 62	12,000 00	30,077 05	20,634 80	None.	134,359 47 e	77,525 65 e	33,915 71	34
102,287 71	None.	24,024 81	56,054 71	None.	182,367 23 e	112,789 35 e	66,804 04	35
90,914 14	None.	34,302 05	42,351 48	None.	167,567 67 e	112,007 93 e	65,816 71	36
1,238 88	None.	360 85	511 27	None.	2,111 00 e	2,131 71 e	2,044 26	37
123,654 12	62,500 00	58,867 36	59,753 43	None.	304,774 91 e	178,912 5 e	32,464 93	38
1,525,637 35	104,600 80	581,479 54	714,916 97	2,107,818 73	5,034,453 39 e	1,114,050 20 d	289,667 59	39
4,957,621 65	765,683 12	1,985,477 47	2,430,746 86	7,644,021 20	17,783,550 30 e	5,983,744 35 e	1,791,296 26	

(j) Including \$15,025 stock bonus.

(k) Including \$38,541.48 investment expenses.

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10 GEORGE V, A. 1920

TABLE XIV.—Showing the Cash Income and Expenditure in Canada of
BRITISH COMPANIES

INCOME (CASH).

No	Companies.	Net Cash for Premiums (Fire).	Net Cash for Premiums (Other).	Interest, Rents and Dividends on Stock (Fire and other).	Sundry Fire and (other).	Total Cash Income.
		\$ cts	\$ cts.	\$ cts	\$ cts.	\$ cts.
1	Alliance.....	354,981 07	220,121 28	None	None	575,102 35
2	Atlas.....	606,679 31	None	22,727 55	None	629,406 86
3	British Crown.....	424,067 33	113,864 59	14,114 34	None	552,046 26
4	British General.....	None	None.	None.	None.	None
5	British Traders.....	154,599 88	72,399 63	1,153 10	None	228,152 61
6	Caledonian.....	434,478 29	None	24,759 93	None.	459,238 22
7	Car and General.....	71,862 25	165,312 89	11,963 64	None	249,138 78
8	Century.....	196,455 71	None.	3,020 67	None	199,476 38
9	China.....	1,723 29	None	None	None.	1,723 29
10	Commercial Union.....	1,188,574 12	None	56,887 62	None	1,245,461 74
11	Eagle, Star and British Dominions.....	293,217 18	51,594 53	5,569 00	None	350,380 71
12	Employers' Liability.....	683,123 60	1,229,755 87	2,586 96	None	1,915,466 43
13	General Accident Fire and Life.....	412,698 92	40,250 18	29,371 51	2 00	482,322 61
14	Guardian Assurance.....	1,433,698 43	None	45,617 31	None	1,479,315 74
15	Law Union and Rock.....	281,242 26	102,297 83	None.	3 50	383,543 59
16	Liverpool and London and Globe.....	1,373,486 95	None	117,785 70	None	1,491,272 65
17	London Guarantee and Accident.....	637,130 66	668,481 65	32,759 88	None	1,338,372 19
18	London and Lancashire Fire.....	921,644 12	42,230 73	43,578 36	None	1,007,453 21
19	London Assurance.....	452,293 18	None	18,384 16	None	470,677 34
20	Marine.....	None	108,619 95	781 81	None	109,401 76
21	Motor Union.....	None	28,545 83	202 48	None	28,748 31
22	National Benefit.....	9,555 28	None	None	None	9,555 28
23	North British and Mercantile.....	1,079,632 49	None	63,879 52	None	1,143,512 01
24	Northern Assurance.....	1,050,101 12	79 21	54,216 07	11 00	1,104,407 40
25	Norwich Union Fire.....	985,958 94	283,455 76	56,037 26	19 40	1,325,471 36
26	Ocean Accident and Guarantee.....	318,222 56	692,860 65	14,745 52	492 42	1,026,321 15
27	Palatine.....	381,632 21	None	18,387 25	None	400,019 46
28	Phoenix of London.....	1,145,616 15	None.	51,917 96	531 95	1,198,066 06
29	Provincial.....	75,969 20	None.	975 81	None	76,945 01
30	Queensland.....	196,586 34	None	5,858 13	None.	202,444 47
31	Royal Exchange.....	686,335 65	133,873 49	19,940 00	None	840,149 14
32	Royal Insurance.....	1,764,826 48	None	161,948 38	None.	1,926,774 86
33	Scottish Metropolitan.....	2,625 93	83,251 95	None	None	85,877 88
34	Scottish Union and National.....	435,214 96	22,770 30	56,639 41	None	514,624 67
35	Sun Insurance Office.....	741,903 17	None	19,393 90	None	761,297 07
36	Union Assurance Society.....	699,219 65	8,420 02	37,083 84	None	744,723 51
37	Union Insurance of Canton.....	401,962 99	137,113 03	5,348 86	None	544,424 88
38	Union Marine.....	None	10,228 37	3,970 00	None	14,198 37
39	Yangtze.....	668 70	None	None	None.	668 70
40	Yorkshire.....	487,131 09	207,367 31	207,056 12	None.	901,554 52
	Totals.....	20,385,119 46	4,422,895 05	1,208,662 05	1,060 27	26,017,736 83

SESSIONAL PAPER No. 9

British Companies transacting the Business of Fire and other Insurance.

—INCOME AND EXPENDITURE, 1919.

EXPENDITURE (CASH).

Paid for losses. (Fire.)	General Expenses. (Fire.)		Expenditure. on account of Branches other than Fire and Life.	Total Cash Expenditure	^e Excess of Premiums received over Losses paid. (Fire.) ^d The Reverse.	^e Excess of Income over Expenditure. ^d The Reverse.	No.
	Commission or Brokerage.	Other.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
118,136 52	84,685 31	47,697 15	217,344 04	467,863 02 ^e	236,844 55 ^e	107,239 33	1
290,759 95	119,245 98	87,355 77	None	497,361 70 ^e	315,919 36 ^e	132,045 16	2
167,846 43	112,964 82	83,631 73	148,122 31	512,565 29 ^e	256,220 90 ^e	39,480 97	3
None	None	None	None	None	None	None	4
47,584 90	41,435 72	22,420 89	66,470 88	177,912 39 ^e	107,014 98 ^e	50,240 22	5
162,162 61	78,564 50	73,087 59	None	313,814 70 ^e	272,315 68 ^e	145,423 52	6
28,721 98	10,923 73	19,507 04	144,573 96	203,726 71 ^e	43,140 27 ^e	45,412 07	7
72,507 38	56,844 64	8,003 24	None	137,355 26 ^e	123,948 33 ^e	62,121 12	8
None.	1,073 51	1,266 64	None	2,340 15 ^e	1,723 29 ^d	616 86	9
401,419 20	242,039 58	146,790 48	None	790,249 26 ^e	787,154 92 ^e	455,212 48	10
96,893 03	58,477 60	52,557 78	48,524 84	256,453 25 ^e	196,324 15 ^e	93,927 46	11
267,353 84	128,928 35	122,817 15	1,145,794 96	1,664,894 30 ^e	415,769 76 ^e	250,572 13	12
154,792 44	90,488 99	62,326 86	33,013 98	340,622 27 ^e	257,906 48 ^e	141,700 34	13
595,483 85	271,065 64	162,545 20	None	1,029,094 69 ^e	838,214 58 ^e	450,221 05	14
84,691 02	53,441 67	49,349 80	109,525 89	297,008 38 ^e	196,551 24 ^e	86,535 21	15
651,049 28	274,196 44	217,606 43	None	1,142,852 15 ^e	722,437 67 ^e	348,420 50	15
318,267 75	144,328 77	76,355 00	672,488 83	1,211,440 35 ^e	318,862 91 ^e	126,931 84	17
429,437 14	175,697 46	141,792 66	29,014 42	775,941 68 ^e	492,206 98 ^e	231,511 53	18
116,695 76	91,734 62	77,159 72	None	285,590 10 ^e	335,597 42 ^e	185,087 24	19
None.	None.	None	117,053 39	117,053 39	None.	7,651 63	20
None.	None	None	24,882 99	24,882 99	None	3,865 32	21
6,415 55	2,297 37	1,310 54	None.	10,023 46 ^e	3,139 73 ^d	468 18	22
481,484 07	202,263 50	151,400 95	None	835,148 52 ^e	598,148 42 ^e	308,363 49	23
435,718 06	197,731 99	140,337 88	5,689 04	779,476 97 ^e	614,383 06 ^e	324,930 43	24
406,615 86	215,867 36	176,915 51	273,467 79	1,072,866 52 ^e	579,343 08 ^e	252,604 84	25
140,594 90	65,997 44	74,362 05	620,250 71	901,205 10 ^e	177,627 66 ^e	125,116 05	26
143,957 98	81,810 58	55,654 66	None	281,423 22 ^e	237,674 23 ^e	118,596 24	27
486,209 78	243,612 83	141,742 27	None	871,564 88 ^e	659,406 37 ^e	326,501 18	28
28,033 23	16,519 12	6,281 19	None.	50,833 54 ^e	47,935 97 ^e	26,111 47	29
77,415 69	59,096 98	61,326 30	None	197,838 97 ^e	119,170 65 ^e	4,605 50	30
271,594 44	137,971 89	78,717 82	150,982 86	639,267 01 ^e	414,741 21 ^e	200,882 13	31
793,992 10	336,512 46	281,936 89	None	1,412,441 45 ^e	970,834 38 ^e	514,333 41	32
None	694 52	1,014 71	61,150 13	62,859 36 ^e	2,625 93 ^e	23,018 52	33
156,324 78	96,797 80	45,562 50	14,100 63	312,785 71 ^e	278,890 18 ^e	201,838 96	34
341,447 67	157,966 06	96,405 58	None	595,819 31 ^e	400,455 50 ^e	165,477 76	35
306,205 33	126,671 99	133,023 02	1,049 80	566,950 14 ^e	393,014 32 ^e	177,773 37	36
124,013 32	104,845 91	46,257 72	187,309 44	462,426 39 ^e	277,949,67 ^e	81,998 49	37
None.	None	None	8,102 21	8,102 21	None	6,096 16	38
None	569 72	98 98	None	668 70 ^e	668 70	None	39
193,657 18	98,372 54	64,770 91	169,313 51	526,114 14 ^e	293,473 91 ^e	375,440 38	40
8,397,483 02	4,181,737 39	3,009,390 61	4,248,226 61	19,836,837 63 ^e	11,987,636 44 ^e	6,180,899 20	

10 GEORGE V, A. 1920

TABLE XV.

FOREIGN COMPANIES

INCOME (CASH).

No.	Companies.	Net Cash for Premiums (Fire).	Net Cash for Premiums (Other).	Interest, Rents and Dividends on Stock (Fire and other).	Sundry (Fire and other).	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Etna	460,381 29	18,654 10	28,610 08	None.	507,645 47
2	Agricultural	16,396 65	None.	1,293 94	None.	17,690 59
3	Alliance Insurance	135,456 89	464 82	4,100 00	None.	140,021 71
4	American Alliance	5,838 13	165 37	1,650 00	None.	7,653 50
5	American Central	107,881 02	739 23	8,511 67	None.	117,131 92
6	American Equitable	None.	None.	None.	None.	None.
7	American Insurance	70,035 80	None.	2,920 00	None.	72,955 80
8	American Lloyds	21,502 28	768 05	2,926 00	None.	25,196 33
9	Boston	95,456 33	None.	2,258 43	544 17	98,258 93
10	California	65,773 09	None.	2,711 53	None.	68,484 62
11	Citizens of Missouri	32,608 79	None.	158 82	None.	32,767 61
12	Columbia	None.	71,933 45	5,855 26	None.	77,788 71
13	Commercial Union of New York	8,318 77	None.	700 00	None.	9,018 77
14	Connecticut	192,191 14	108,516 13	2,039 29	None.	302,746 56
15	Continental	462,310 09	117,156 29	24,046 18	None.	603,512 56
16	Equitable Fire and Marine	53,872 73	None.	6,020 30	None.	59,893 03
17	Fidelity-Phenix	438,716 65	106,605 09	21,935 39	None.	567,257 13
18	Fire Association of Philadelphia	23,882 36	None.	3,152 50	None.	27,034 86
19	Fireman's Fund	206,949 77	20,897 61	10,068 93	None.	237,916 31
20	Firemen's Insurance	108,809 18	None.	135 53	None.	108,944 71
21	General of Paris	136,652 29	None.	792 56	None.	137,444 85
22	Girard	5,808 17	None.	None.	None.	5,808 17
23	Glens Falls	191,848 07	245,714 42	15,794 87	None.	453,357 36
24	Globe and Rutgers	723,095 86	131,398 85	41,388 44	None.	895,883 15
25	Great American	479,433 41	82,526 04	26,333 87	None.	588,293 32
26	Hartford Fire	1,178,180 59	586,834 45	74,647 92	None.	1,839,662 96
27	Home Insurance	1,401,819 84	689,905 56	109,005 22	None.	2,200,730 62
28	Insurance Co. of North America	748,787 18	170,575 35	28,228 86	None.	947,591 39
29	Insurance Co. of State of Pa.	182,551 44	1,329 47	7,766 69	9 08	191,656 68
30	Lumbermen's Underwriting Alliance	152,089 30	None.	3,442 39	None.	155,531 69
31	Manufacturing Lumbermen's	141,698 34	None.	2,750 00	None.	144,448 34
32	Mechanics and Traders'	19,181 47	None.	850 00	None.	20,031 47
33	Merchants' Fire	50,954 22	44,561 37	3,926 49	None.	99,442 08
34	Millers National	44,560 01	None.	109 82	None.	44,669 83
35	National Ben Franklin	137,193 68	515 90	9,321 02	None.	147,030 60
36	National Fire of Hartford	612,392 96	525 09	35,685 05	None.	648,603 10
37	National Union Fire	191,077 75	548 72	10,723 94	None.	202,350 41
38	La Nationale	503,467 16	None.	7,650 21	None.	511,117 37
39	Newark	48,102 25	511 60	2,200 00	None.	50,813 85
40	New Hampshire	67,451 33	None.	3,227 50	559 30	71,238 13
41	New Jersey	35,443 70	2,632 73	67 87	None.	38,144 30
42	Niagara	295,971 97	28,259 68	9,139 57	None.	333,371 22
43	Northwestern Mutual	27,228 48	133 40	863 64	145 53	28,371 05
44	Northwestern National	253,518 94	30,647 30	11,870 55	None.	296,036 79
45	Phenix of Paris	153,387 39	None.	399 40	None.	153,786 79
46	Phenix of Hartford	420,631 00	25,978 23	25,710 23	None.	472,319 46
47	Providence Washington	231,223 65	37,959 78	10,185 00	None.	279,368 43
48	Queen of America	708,405 63	69,725 48	33,877 65	None.	812,008 76
49	St. Paul Fire and Marine	407,681 51	111,776 04	21,537 73	None.	540,995 28
50	Springfield Fire and Marine	414,759 29	3,032 72	25,842 74	None.	443,634 75
51	Stuyvesant	66,476 04	None.	4,862 33	None.	71,338 37
52	L'Union, Paris, France	259,545 80	None.	12,187 15	160 69	271,893 64
53	United States Fire	16,945 26	None.	None.	None.	16,945 26
54	Vulcan	44,340 75	None.	77 50	None.	44,418 25
55	Westchester	272,899 13	108,516 18	13,973 19	None.	395,388 50
	Totals	13,131,184 82	2,819,503 50	683,533 25	1,418 77	16,635,645 34

SESSIONAL PAPER No. 9

—INCOME AND EXPENDITURE, 1919.

EXPENDITURE (CASH).

Paid for losses (Fire.)	General Expenses. (Fire.)		Expenditure on account of Branches other than Fire and Life.	Total Cash Expenditure.	e Excess of Premiums received over Losses paid. (Fire.) d The Reverse.	e Excess of Income over Expenditure. d The Reverse.	No.
	Commission or Brokerage.	Other.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
195,477 09	102,471 87	42,773 78	18,837 39	359,560 13 e	264,904 20 e	148,085 34	1
6,159 31	3,755 83	1,950 60	None	11,865 74 e	10,237 34 e	5,824 85	2
42,404 91	40,596 57	10,975 52	614 01	94,591 01 e	93,051 98 e	45,430 70	3
1,208 43	1,808 74	137 37	55 72	3,210 26 e	4,629 70 e	4,443 24	4
47,000 38	33,644 46	1,248 69	1,854 59	83,748 12 e	60,880 64 e	33,383 80	5
None	None	None	None	None	None	None	6
28,620 38	21,287 12	4,342 49	None	54,249 99 e	41,415 42 e	18,705 81	7
4,706 63	4,836 37	3,142 77	7,646 69	20,332 46 e	16,795 65 e	4,863 87	8
32,758 73	22,349 01	11,242 72	None	66,350 46 e	62,697 60 e	31,908 47	9
25,544 72	14,774 20	9,865 98	None	50,184 90 e	40,228 37 e	18,299 72	10
3,708 78	5,795 78	1,484 53	None	10,989 09 e	28,900 01 e	21,778 52	11
None	None	None	53,454 56	53,454 56	None	24,334 15	12
444 36	2,638 91	676 23	None	3,759 50 e	7,874 41 e	5,259 27	13
72,309 77	48,892 01	28,655 14	97,675 91	247,532 83 e	119,881 37 e	55,213 73	14
195,412 17	87,689 58	87,700 40	122,634 48	493,436 63 e	266,897 92 e	110,075 93	15
25,867 39	13,325 43	421 23	None	39,614 05 e	28,005 34 e	20,278 98	16
174,457 78	89,228 58	83,379 95	106,724 59	453,790 90 e	264,258 87 e	113,466 23	17
3,532 71	4,167 78	4,123 05	None	11,823 54 e	20,349 65 e	15,211 32	18
94,864 22	45,884 83	17,909 94	22,547 09	181,206 08 e	112,085 55 e	56,710 23	19
22 030 43	24,818 25	12,200 38	None	59,049 06 e	86,778 75 e	49,895 65	20
58,489 74	29,922 70	21,618 35	None	110,030 79 e	78,162 55 e	27,414 06	21
None	2,519 17	1,260 59	None	3,779 76 e	5,808 17 e	2,028 41	22
72,998 36	44,968 55	21,644 00	165,852 36	305,463 27 e	118,849 71 e	147,894 09	23
363,042 47	124,181 11	48,855 04	70,477 85	606,556 47 e	360,053 39 e	289,326 68	24
240,839 52	105,405 39	77,422 37	69,413 95	493,081 23 e	238,593 89 e	95,212 09	25
498,301 09	247,235 74	155,274 58	549,092 49	1,449,903 90 e	679,879 50 e	389,759 06	26
597,061 46	332,102 55	151,536 56	567,036 01	1,647,736 58 e	804,758 38 e	552,994 04	27
314,552 50	193,394 76	62,642 70	67,839 66	638,429 62 e	434,234 68 e	309,161 77	28
84,695 98	45,281 40	17,117 47	913 21	148,008 06 e	97,855 46 e	43,648 62	29
38,970 47	None	53,163 13	None	92,133 60 e	113,118 83 e	63,398 09	30
163,638 04	None	37,252 95	None	200,890 99 d	21,939 70 d	56,442 65	31
19,537 59	3,828 69	4,696 64	None	28,062 92 d	356 12 d	8,031 45	32
3,195 69	15,114 75	2,245 03	30,457 47	51,012 94 e	47,758 53 e	48,429 14	33
15,834 70	11,889 19	3,673 93	None	31,397 82 e	28,725 31 e	13,272 01	34
42,073 18	26,573 17	18,214 59	9,623 00	96,493 94 e	95,120 50 e	50,546 66	35
213,868 92	116,298 34	95,329 65	134 53	425,631 44 e	398,524 04 e	222,971 66	36
80,931 43	42,268 19	16,518 58	1,246 63	140,964 83 e	110,146 32 e	61,385 58	37
217,998 29	73,325 55	54,830 85	None	346,154 69 e	285,468 87 e	164,962 68	38
7,417 55	9,325 50	10,013 66	1,085 00	27,841 71 e	40,684 70 e	22,972 14	39
19,466 14	17,654 22	9,119 93	None	46,240 29 e	47,985 19 e	24,997 84	40
1,978 18	9,907 11	2,691 20	1,635 46	16,211 95 e	33,465 52 e	21,932 35	41
107,035 05	53,304 57	43,499 19	9,044 35	212,883 16 e	188,936 92 e	120,488 06	42
100 04	1,589 84	5,716 79	None	7,406 67 e	27,128 44 e	20,964 38	43
83,612 56	67,469 18	34,831 48	13,968 29	199,881 51 e	169,906 38 e	96,155 28	44
69,273 00	34,469 45	25,413 87	None	129,156 32 e	84,114 39 e	24,630 47	45
189,147 53	80,737 85	63,403 32	20,526 62	353,815 32 e	231,483 47 e	118,504 14	46
114,610 72	52,798 18	23,273 99	35,670 38	226,353 27 e	116,612 93 e	53,015 16	47
327,977 83	137,565 36	104,245 76	57,518 60	627,307 55 e	380,427 80 e	184,701 21	48
169,767 89	77,785 25	67,261 94	104,278 62	419,093 70 e	237,913 62 e	121,901 58	49
190,697 21	85,801 23	42,317 82	980 07	319,796 33 e	224,062 08 e	123,838 42	50
39,784 62	11,640 89	5,116 01	None	56,541 52 e	26,691 42 e	14,796 85	51
105,153 82	47,853 08	86,670 44	None	239,677 34 e	154,391 98 e	32,216 30	52
None	7,672 91	1,891 95	None	9,564 86 e	16,945 26 e	7,380 40	53
13,521 85	13,780 99	2,915 46	None	30,218 30 e	30,818 90 e	14,199 95	54
112,030 98	52,731 94	28,763 76	98,234 34	291,761 02 e	160,868 15 e	103,627 48	55
5,554,112 59	2,744,362 12	1,722,674 35	2,307,073 92	12,328,222 98 e	7,577,072 23 e	4,307,422 36	

TABLE XVI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies transacting Fire or Fire and other Insurance during 1919, also the Rates of the Premiums charged per cent of amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income

No.	(Canadian Companies.	Rate of Losses paid per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	(Fire and other.)	Rate of General Expenses per cent of Premiums received.	(Fire.)	(Fire and other.)	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net amount of insurance in force at date (Fire and other).	Assets.	Rate of Assets per cent of amount of Insurance in force.	No.
1	Acadia Fire	(Fire and other.) 47.75	(Fire and other.) 19.08	36.02	34.42	18.07	81.50	30,534,861	414,107.28	1.36	25,432,359	816,070.86	3.21	1	
2	Antigonish Farmers	31.04	81.38	18.07	18.07	6.95	47.28	264,018	1,987.65	0.75	462,298	2,603.18	0.56	2	
3	Beaver Fire	18.91	1.45	36.79	33.53	46.53	69.47	6,545,809	103,808.17	1.58	4,503,213	367,278.80	8.16	3	
4	British America.	54.70	0.05	41.69	41.69	41.69	87.30	598,291,995	5,081,243.57	0.85	22,265,685	4,412,052.85	1.33	4	
5	British Colonial	54.44	1.02	19.85	41.69	41.69	96.93	27,407,997	372,371.44	1.36	9,567,981	296,247.00	4.28	5	
6	British Northwestern	34.89	57.17	27.02	50.94	50.94	66.18	17,844,931	193,114.95	1.08	611,173.25	400,399.71	1.33	6	
7	Canada Accident and Fire	62.36	18.08	36.63	36.55	36.55	99.17	23,909,954	218,811.94	0.92	22,847,287	2,617,350.09	11.46	7	
8	Canada National	34.94	21.80	461.24	461.24	461.24	84.64	23,158,794	336,912.44	1.45	1,886,568	268,927.90	14.25	8	
9	Canada Security	40.19	8.66	14.18	14.18	14.18	110.51	2,722,067	54,680.57	2.01	45,263,704	1,682,612.15	3.72	9	
10	Canadian Fire.	33.64	23.07	18.10	18.10	18.10	76.34	40,390,133	597,537.99	1.48	6,758,750	440,614.56	6.52	10	
11	Canadian Indemnity	42.76	0.20	37.57	37.57	37.57	78.75	7,153,855	106,526.49	1.49	None.	47,288.78	465,112.01	0.93	11
12	Canadian Lumbermen's	14.18	41.20	37.57	37.57	37.57	91.42	None	2,976.84	2.01	454,075	4,226.37	0.93	12	
13	Canadian Surety.	0.20	5.23	47.49	51.51	51.51	17.15	148,425	595,909.20	1.26	57,187,220	783,736.24	1.37	13	
14	Cumberland Farmers	37.57	14.69	49.94	49.94	49.94	74.47	47,468,704	97,224.78	1.04	15,369,266	373,398.08	2.43	14	
15	Dominion Fire.	14.69	51.67	47.34	47.34	47.34	89.09	9,352,409	319,554.89	0.91	2,810,692	468,026.36	16.65	15	
16	Dominion of Canada Guarantee and Accident	49.94	125.58	52.67	52.67	52.67	92.28	3,742,850	282,763.19	0.96	20,326,295	330,068.19	1.62	16	
17	Fire Insurance Co. of Canada	51.67	49.39	47.94	47.94	47.94	79.48	9,180,301	97,797.56	1.07	2,810,692	468,026.36	16.65	17	
18	General Accident of Canada	47.34	49.39	47.94	47.94	47.94	124.65	2,090,334	30,208.92	1.45	20,326,295	330,068.19	1.62	18	
19	Globe Indemnity	125.58	49.39	47.94	47.94	47.94	90.90	27,085,358	357,747.33	1.32	20,326,295	330,068.19	1.62	19	
20	Guardian Insurance of Canada	52.67	49.39	47.94	47.94	47.94	98.83	None	None.	0.87	15,779,724	421,171.78	2.67	20	
21	Halifax Fire	49.39	47.94	47.94	47.94	47.94	77.02	32,667,172	282,748.24	0.87	15,779,724	421,171.78	2.67	21	
22	Hudson Bay	13.74	38.99	41.78	41.78	41.78	35.14	1,547,825	39,765.38	2.57	3,985,459	32,081.48	0.80	22	
23	Imperial Guarantee and Accident	38.99	41.78	41.78	41.78	41.78	77.77	46,862,933	506,455.02	1.09	40,265,805	1,050,501.38	4.10	23	
24	Imperial Underwriters	46.12	32.52	40.32	40.32	40.32	97.59	None	None.	0.93	77,534,630	668,550.50	0.86	24	
25	Kings Mutual	32.52	40.32	40.32	40.32	40.32	83.41	84,282,162	783,738.49	0.93	77,534,630	668,550.50	0.86	25	
26	Liverpool Manitoba	32.58	62.45	62.45	62.45	62.45	75.98	38,486,063	362,899.49	0.94	36,896,144	607,877.47	1.64	26	
27	London and Lancashire Guarantee and Accident.	40.32	32.58	62.45	62.45	62.45	73.89	93,777,306	1,157,410.72	1.23	1,065,453	56,819.28	5.33	27	
28	London Mutual	62.45	62.45	62.45	62.45	62.45	93.14	1,117,953	15,685.04	1.40	1,065,453	56,819.28	5.33	28	
29	Mercantile	65.67	48.03	47.56	47.56	47.56	95.70	None	None.	0.93	77,534,630	668,550.50	0.86	29	
30	Mount Royal.	48.03	47.56	47.56	47.56	47.56	91.92	20,181,960	238,273.99	1.18	9,750,788	346,154.22	3.55	30	
31	Mutual Fire	44.80	36.76	40.87	40.87	40.87	79.85	21,645,861	241,944.64	1.12	19,874,701	381,940.21	1.92	31	
32	North American Accident	36.76	40.87	40.87	40.87	40.87	73.19	39,067,107	457,714.95	1.17	22,679,967	676,841.84	2.98	32	
33	North Empire	40.87	40.87	40.87	40.87	40.87	71.80	46,515,391	330,152.79	0.71	23,406,337	1,122,702.72	4.60	33	
34	North West	67.93	52.86	40.36	40.36	40.36	50.80	357,500	2,692.59	0.75	1,259,500	15,102.79	1.20	34	
35	Occidental	40.36	40.36	40.36	40.36	40.36	90.37	42,176,383	369,058.00	0.88	39,010,992	766,149.93	1.96	35	
36	Pacific Coast	40.36	40.36	40.36	40.36	40.36	106.10	944,828,268	8,190,859.53	0.87	35,879,656.88	8,270,743.52	35.88	36	
37	Pictou County Farmers'	40.36	40.36	40.36	40.36	40.36	90.85	2,350,722,493	23,327,742.95	0.99	35,879,656.88	8,270,743.52	35.88	37	
38	Quebec	40.36	40.36	40.36	40.36	40.36	90.85	2,350,722,493	23,327,742.95	0.99	35,879,656.88	8,270,743.52	35.88	38	
39	Western	40.36	40.36	40.36	40.36	40.36	90.85	2,350,722,493	23,327,742.95	0.99	35,879,656.88	8,270,743.52	35.88	39	
	Totals	52.86	4.20	40.36	40.36	40.36	90.85	2,350,722,493	23,327,742.95	0.99	35,879,656.88	8,270,743.52	35.88	39	

(a) Including 20.52 per cent rate of investment expenses per cent of premiums received.

SESSIONAL PAPER No. 9

TABLE XVII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British Companies transacting Fire Insurance in Canada during 1919, also the Rates of Premiums charged per cent of Amounts insured.

No.		Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	No.
<i>British Companies.</i>								
1	Alliance..	33.28	37.29	70.57	43,442,961	403,295 92	0.93	1
2	Atlas	47.93	34.05	81.98	59,144,054	723,462 38	1.22	2
3	British Crown	39.58	46.36	85.94	45,856,459	573,427 95	1.25	3
4	British General.				None	None		4
5	British Traders.	30.78	41.30	72.08	18,116,491	215,023 09	1.19	5
6	Caledonian.	37.32	34.90	72.22	57,022,235	582,463 10	1.02	6
7	Car and General	39.97	42.35	82.32	24,240,658	129,543 29	0.53	7
8	Century	36.91	33.01	69.92	16,037,972	271,113 21	1.69	8
9	China..		135.81	135.81	428,585	6,797 67	1.59	9
10	Commercial Union...	33.77	32.71	66.48	167,497,711	1,594,402 35	0.95	10
11	Eagle, Star and British Dominions	33.04	37.87	70.91	47,181,970	388,592 42	0.82	11
12	Employers' Liability	39.14	36.85	75.99	89,518,669	865,464 65	0.97	12
13	General Accident Fire and Life.	37.51	37.02	74.53	56,869,334	577,281 92	1.02	13
14	Guardian Assurance.	41.53	30.24	71.77	155,113,154	1,707,831 41	1.10	14
15	Law Union and Rock	30.11	36.55	66.66	36,167,951	341,785 63	0.94	15
16	Liverpool and London and Globe	47.40	35.81	83.21	160,402,752	1,756,139 58	1.09	16
17	London Guarantee and Accident..	49.95	34.64	84.59	83,517,390	935,413 51	1.12	17
18	London and Lancashire Fire..	46.59	34.44	81.03	113,372,818	1,155,699 08	1.02	18
19	London Assurance...	25.80	37.34	63.14	55,592,183	546,870 94	0.98	19
20	Marine..				None	None		20
21	Motor Union..				None	None		21
22	National Benefit.	67.14	37.76	104.90	673,085	11,797 09	1.75	22
23	North British and Mercantile	44.60	32.76	77.36	124,260,712	1,332,229 34	1.07	23
24	Northern Assurance.	41.49	32.19	73.68	102,312,685	1,221,116 01	1.19	24
25	Norwich Union Fire	41.24	39.84	81.08	107,464,065	1,209,857 91	1.13	25
26	Ocean Accident and Guarantee	44.18	44.11	88.29	40,998,675	425,405 82	1.04	26
27	Palatine..	37.72	36.02	73.74	49,582,537	500,885 48	1.01	27
28	Phoenix of London..	42.44	33.64	76.08	120,852,991	1,505,756 35	1.25	28
29	Provincial	36.90	30.01	66.91	10,947,935	94,733 17	0.87	29
30	Queensland	39.38	61.25	100.63	21,651,200	242,896 45	1.12	30
31	Royal Exchange	39.57	31.57	71.14	86,863,107	811,371 27	0.93	31
32	Royal Insurance	44.99	35.04	80.03	196,984,945	2,219,985 77	1.13	32
33	Scottish Metropolitan.		65.08	65.08	1,175,683	15,902 13	1.35	33
34	Scottish Union and National	35.92	32.71	68.63	55,256,002	517,740 61	0.94	34
35	Sun Insurance Office	46.03	34.29	80.32	93,413,893	931,722 12	1.00	35
36	Union Assurance Society	43.79	37.14	80.93	88,785,481	885,140 81	1.00	36
37	Union Insurance of Canton..	30.85	37.59	68.44	52,442,183	515,982 46	0.98	37
38	Union Marine.				None	None		38
39	Yangtze	39.75	100.00	100.00	118,050	2,801 35	2.37	39
40	Yorkshire		33.49	73.24	47,112,109	586,873 23	1.25	40
Totals					2,430,418,685	25,806,805 47	1.06	

TABLE XVIII.- Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by Foreign Companies transacting Fire Insurance in Canada during 1919, also the Rates of Premiums charged per cent of Amounts insured.

No		Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	No.
	<i>Foreign Companies.</i>				\$	\$	cts.	
1	Ætna	42.46	31.55	74.01	53,557,619	605,105.58	1.13	1
2	Agricultural	37.56	34.80	72.36	1,674,063	29,647.37	1.77	2
3	Alliance Insurance	31.30	38.07	69.37	32,707,263	226,718.17	0.69	3
4	American Alliance	20.70	33.33	54.03	1,984,100	31,173.35	1.57	4
5	American Central	43.57	32.34	75.91	31,107,874	262,430.48	0.84	5
6	American Equitable				2,455,721	12,070.46	0.49	6
7	American Insurance	40.87	36.60	77.47	7,994,283	99,690.65	1.26	7
8	American Loyds	21.89	37.11	59.00	5,905,345	23,471.04	0.40	8
9	Boston	34.32	35.19	69.51	11,727,475	126,121.56	1.08	9
10	California	38.84	37.46	76.30	12,499,243	95,688.66	0.77	10
11	Citizens of Missouri	11.37	22.33	33.70	5,051,211	71,206.31	1.41	11
12	Columbia				None.	None.		12
13	Commercial Union of N.Y.	5.34	39.85	45.19	910,234	13,712.63	1.51	13
14	Connecticut	37.62	40.35	77.97	31,481,634	332,727.58	1.06	14
15	Continental	42.27	37.91	80.21	63,624,159	696,729.30	1.10	15
16	Equitable Fire and Marine	48.02	25.52	73.54	15,246,955	174,127.00	1.14	16
17	Fidelity-Phoenix	39.77	39.31	79.11	58,042,147	652,825.40	1.12	17
18	Fire Association of Phila.	14.79	34.72	49.51	2,216,887	38,265.21	1.73	18
19	Fireman's Fund	45.84	30.83	76.67	30,256,813	271,172.28	0.90	19
20	Firemen's Insurance	20.25	34.02	54.27	12,259,741	138,598.07	1.13	20
21	General of Paris	42.80	37.72	80.52	22,888,812	190,075.97	0.83	21
22	Girard		65.08	65.08	1,687,387	12,952.24	0.77	22
23	Glen's Falls	38.05	34.72	72.77	36,160,566	303,297.12	0.84	23
24	Globe and Rutgers	50.21	23.93	74.14	95,804,218	930,063.68	0.97	24
25	Great American	50.23	38.13	88.36	76,074,061	722,858.10	0.95	25
26	Hartford Fire	42.29	34.16	76.45	160,938,270	1,585,972.94	0.99	26
27	Home Insurance	42.59	34.50	77.09	153,248,899	1,737,462.79	1.13	27
28	Insurance Co. of North America	42.01	34.19	76.20	131,575,947	1,086,915.71	0.81	28
29	Insurance Co. of State of Pa	46.40	34.18	80.58	25,440,800	213,552.06	0.84	29
30	Lumbermen's Underwriting Alliance	25.62	34.96	60.58	11,070,656	200,287.45	1.81	30
31	Manufacturing Lumbermen's	115.48	26.29	141.77	10,091,405	185,872.02	1.84	31
32	Mechanics and Traders	101.86	44.45	146.31	1,771,212	43,765.76	2.47	32
33	Merchants Fire	6.27	34.07	40.34	5,469,215	69,388.19	1.27	33
34	Millers National	35.54	34.93	70.47	4,041,077	56,144.37	1.39	34
35	National-Ben Franklin	39.67	32.65	63.32	13,285,789	158,210.01	1.19	35
36	National Fire of Hartford	34.92	34.56	69.48	71,689,188	798,810.88	1.11	36
37	National Union Fire	42.36	30.77	73.13	28,024,385	262,280.46	0.94	37
38	La Nationale	43.30	25.45	68.75	58,634,012	607,913.81	1.04	38
39	Newark	15.42	40.20	55.62	8,628,390	98,103.54	1.14	39
40	New Hampshire	28.86	39.09	68.55	6,600,795	84,406.12	1.28	40
41	New Jersey	5.58	35.54	41.12	5,078,727	58,771.61	1.12	41
42	Niagara	36.16	32.71	68.87	46,886,887	449,822.31	0.96	42
43	Northwestern Mutual	0.37	26.84	27.21	2,706,150	41,691.87	1.54	43
44	Northwestern National	32.98	40.35	73.33	24,582,657	299,388.08	1.22	44

SESSIONAL PAPER No. 9

45	Phenix of Paris.....	45-16	39-04	84-20	25,921,827	227,260 78	0-88	45
46	Phenix of Hartford.....	44-97	34-27	79-24	74,034,157	724,105 92	0-08	46
47	Providence, Washington...	49-57	32-90	82-47	29,243,442	298,143 47	1-02	47
48	Queen of America.....	46-17	34-13	80-30	69,639,325	865,942 39	1-24	48
49	St. Paul Fire and Marine...	41-64	35-58	77-22	62,100,482	580,872 43	0-94	49
50	Springfield Fire and Marine...	45-98	30-89	76-87	63,768,520	611,014 95	0-96	50
51	Stuyvesant.....	59-85	25-21	85-06	7,564,186	103,205 60	1-36	51
52	L'Union, Paris, France...	40-51	51-83	92-34	21,756,101	306,416 04	1-41	52
53	United States Fire.....		56-45	56-45	3,459,621	33,405 45	0-97	53
54	Vulcan.....	30-50	37-65	68-15	8,876,157	62,650 82	0-71	54
55	Westchester.....	41-05	29-86	70-91	37,357,004	371,276 14	0-99	55
	Totals..	42-30	34-02	76-32	1,789,806,097	18,281,782 09	1-02	

TABLE XIX.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1919.

CANADIAN COMPANIES—NET PREMIUMS WRITTEN.
(Licensed reinsurance deducted.)

No	Companies.	Alberta.	British Columbia	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Acadia Fire.....	\$ 8,610	\$ 29,055	\$ 16,999	\$ 73,033	\$ 60,005	\$ 59,295	\$ 5,799	\$ 38,954	\$ 11,300	\$ None	\$ 303,050	1
2	Antigonish Farmers.....	None.	None.	None.	None.	1,988	None.	None.	None.	None.	None.	1,988	2
3	Beaver Fire.....	6,408	6,327	5,350	None.	None.	None.	None.	None.	None.	None.	36,201	3
4	British America.....	117,477	74,004	107,503	42,244	67,845	385,731	7,717	154,358	116,787	None.	1,073,666	4
5	British Colonial.....	23,334	16,533	11,014	14,833	16,855	62,680	None.	105,724	49,538	None.	300,561	5
6	British Northwestern.....	15,910	3,976	17,287	None.	5,514	11,864	None.	None.	32,844	None.	87,395	6
7	Canada Accident and Fire.....	9,904	26,397	16,403	23,023	25,727	35,182	2,104	15,033	15,974	None.	169,807	7
8	Canada National.....	42,523	29,272	52,335	None.	27,565	71,400	None.	None.	54,231	None.	277,326	8
9	Canada Security.....	26,477	None.	1,253	None.	None.	None.	None.	None.	10,676	None.	38,406	9
10	Canadian Fire.....	92,238	26,237	118,441	None.	19,135	92,034	3,026	None.	105,615	None.	456,726	10
11	Canadian Indemnity.....	18,107	4,529	22,932	None.	3,929	7,112	230	None.	23,723	None.	80,562	11
12	Canadian Lumbermen's.....	None.	None.	None.	None.	None.	18,850	None.	14,124	None.	None.	32,974	12
13	Canadian Surety.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	13
14	Cumberland Farmers.....	None.	None.	None.	None.	2,943	None.	None.	None.	None.	None.	2,943	14
15	Dominion Fire.....	43,651	15,797	21,707	-281	11,990	335,029	None.	63,825	29,231	None.	520,919	15
16	Dominion of Canada Guarantee and Accident.....	12,317	2,596	8,392	1	70	32,083	3	717	3,562	None.	59,741	16
17	Fire Insurance Co. of Canada.....	4,064	16,648	12,657	5,740	1,218	83,091	50	153,476	7,416	None.	284,360	17
18	General Accident of Canada.....	None.	6,352	10,827	1,107	None.	13,291	1,624	2,526	None.	None.	35,727	18
19	Globe Indemnity.....	18,181	13,309	17,342	10	None.	111,234	None.	23,166	33,703	None.	216,945	19
20	Guardian Insurance Co. of Canada.....	9,782	12,166	631	None.	None.	23,530	None.	31,409	7,087	None.	84,605	20
21	Halifax Fire.....	None.	None.	None.	None.	28,697	None.	None.	None.	None.	None.	28,697	21
22	Hudson Bay.....	24,688	39,882	25,777	19,388	13,922	101,055	None.	22,393	28,619	None.	275,724	22
23	Imperial Guarantee and Accident.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	23
24	Imperial Underwriters.....	10,420	48,535	10,124	14,597	14,559	75,305	2,126	37,998	14,326	None.	227,990	24
25	Kings Mutual.....	None.	None.	None.	None.	39,855	None.	None.	None.	None.	None.	39,855	25
26	Liverpool Manitoba.....	41,427	45,196	51,216	7,701	4,883	151,270	None.	64,408	50,100	None.	416,201	26
27	London and Lancashire Guarantee and Accident.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	27
28	London Mutual.....	13,199	51,272	23,490	None.	None.	444,643	None.	None.	25,100	None.	696,155	28
29	Mercantile.....	23,639	27,365	35,082	9,651	76	169,683	None.	138,461	27,501	None.	296,036	29
30	Mount Royal.....	17,951	52,624	41,934	6,176	17,549	253,729	None.	551,081	35,034	None.	976,678	30
31	Mutua I Fire.....	None.	None.	None.	None.	15,235	None.	None.	None.	None.	None.	15,235	31
32	North American Accident.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	32
33	North Empire.....	25,962	16,586	36,942	None.	None.	82,831	None.	1,672	42,550	None.	206,543	33
34	Northwest.....	10,199	11,458	17,709	12,243	12,475	53,073	414	25,838	13,030	None.	156,439	34
35	Occidental.....	26,480	7,625	54,670	24,469	22,450	63,172	32	42,823	112,482	None.	354,203	35
36	Pacific Coast.....	15,518	31,324	14,191	None.	None.	44,111	None.	9,008	17,733	None.	131,885	36
37	Pictou County Farmers.....	None.	None.	None.	None.	4,504	None.	None.	None.	None.	None.	4,504	37
38	Quebec.....	21,276	19,357	22,600	22,117	None.	89,017	None.	123,901	21,758	None.	300,086	38
39	Western.....	93,274	65,648	98,361	51,561	54,330	496,953	9,255	245,862	88,013	None.	1,203,257	39
	Totals.....	773,076	700,120	873,220	327,613	473,319	3,347,248	32,380	1,870,936	996,108	None.	9,394,020	

(License reinsurance deducted.)

No.	Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Acadia Fire.....	\$ 2,804	\$ 15,020	\$ 7,117	\$ 58,914	\$ 27,957	\$ 17,208	\$ 492	\$ 29,802	\$ 4,130	\$ None	\$ 163,594	1
2	Antigonish Farmers.....	None	None	None	None	617	None	None	None	None	None	617	2
3	Beaver Fire.....	138	462	835	None	None	None	None	None	6,170	None	7,605	3
4	British America.....	29,342	30,887	41,848	24,385	29,377	162,695	3,809	80,057	23,671	None	426,031	4
5	British Colonial.....	7,075	9,515	5,179	8,973	6,255	40,182	None	64,457	13,853	None	155,489	5
6	British Northwestern.....	5,415	1,188	4,815	None	266	10,082	None	None	14,220	None	35,986	6
7	Canada Accident and Fire.....	4,109	3,646	1,782	12,128	12,219	10,432	1,503	3,599	6,255	None	55,673	7
8	Canada National.....	7,796	6,051	14,220	None	27,242	19,431	None	None	14,718	None	89,458	8
9	Canada Security.....	1,752	None	None	None	None	None	None	None	180	None	1,932	9
10	Canadian Fire.....	24,302	5,406	19,518	None	13,890	29,018	4,397	None	36,195	None	132,726	10
11	Canadian Indemnity.....	7,476	859	6,924	None	2,300	2,728	26	None	5,765	None	26,136	11
12	Canadian Lumbermen's.....	None	None	None	None	None	2,850	None	206	None	None	3,056	12
13	Canadian Surety.....	None	None	None	None	None	None	None	None	None	None	None	13
14	Cumberland Farmers.....	None	None	None	None	None	None	None	None	None	None	None	14
15	Dominion Fire.....	17,058	3,416	3,204	2,103	6,777	145,756	None	25,973	4,235	None	208,582	15
16	Dominion of Canada Guarantee and Accident.....	3,803	131	1,907	-14	None	8,181	None	None	9	None	14,017	16
17	Fire Insurance Co. of Canada.....	526	470	2,613	225	None	4,589	None	33,938	41	None	46,432	17
18	General Accident of Canada.....	None	12	618	None	None	30,619	None	5,195	None	None	5,136	18
19	Globe Indemnity.....	22,204	3,603	3,717	None	None	6,217	None	10,470	15,479	None	80,817	19
20	Guardian Ins. Co. of Canada.....	2,000	None	None	None	None	None	None	None	None	None	48,695	20
21	Halifax Fire.....	None	None	None	None	15,785	None	None	None	None	None	15,785	21
22	Hudson Bay.....	16,094	5,910	-612	19,691	19,521	56,446	None	22,549	14,870	None	154,409	22
23	Imperial Guarantee and Accident.....	None	None	None	None	None	None	None	None	None	None	None	23
24	Imperial Underwriters.....	1,234	10,918	3,793	11,291	14,432	30,675	417	24,485	3,705	None	100,953	24
25	Kings Mutual.....	None	None	None	None	2,217	None	None	None	None	None	2,217	25
26	Liverpool-Manitoba.....	14,475	11,508	12,147	7,494	2,992	99,460	None	39,339	12,851	None	200,271	26
27	London and Lancashire Guarantee and Accident.....	None	None	None	None	None	None	None	None	None	None	None	27
28	London Mutual.....	3,278	12,627	5,698	None	None	236,994	None	59,250	5,770	None	323,626	28
29	Mercantile.....	10,476	4,776	6,667	1,029	None	77,185	None	None	19,755	None	119,888	29
30	Mount Royal.....	8,171	12,666	21,216	1,191	14,811	141,308	None	288,432	11,161	None	501,956	30
31	Mutual Fire.....	None	None	None	None	4,904	None	None	None	None	None	4,964	31
32	North American Accident.....	None	None	None	None	None	None	None	None	None	None	None	32
33	North Empire.....	9,961	2,202	3,831	None	None	32,610	None	7	12,593	None	61,207	33
34	North West.....	1,680	2,208	3,248	3,312	7,431	25,866	1,254	19,881	5,614	None	70,494	34
35	Occidental.....	12,299	2,261	21,439	15,760	14,277	28,473	None	19,200	40,302	None	154,011	35
36	Pacific Coast.....	3,976	4,680	843	None	None	17,391	None	1,474	4,866	None	33,230	36
37	Pictou County Farmers'.....	None	None	None	None	1,239	None	None	None	None	None	1,239	37
38	Quebec.....	5,601	1,817	9,418	7,867	None	26,695	None	62,816	8,982	None	123,196	38
39	Western.....	34,841	26,773	48,765	31,274	31,577	191,610	5,073	108,108	23,461	None	504,482	39
	Totals.....	257,889	179,020	250,830	205,631	259,211	1,463,191	16,971	899,369	311,869	None	3,843,975	

TABLE XX—Showing the Summary of Net Premiums written and Net Losses incurred by Provinces, in Canada, by British Companies transacting Fire Insurance.

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1919

(Licensed reinsurance deducted.)

No	Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Alliance.....	\$ 28,283	\$ 22,319	\$ 62,202	\$ 119	\$ 99	\$ 108,624	\$ 35	\$ 101,167	\$ 37,949	\$ 225	\$ 361,022	1
2	Atlas.....	39,358	26,749	47,528	30,602	21,080	223,203	3,937	170,204	55,034	None.	617,695	2
3	British Crown.....	58,984	92,212	35,371	24,122	22,847	128,140	None.	50,019	31,470	None.	443,195	3
4	British General.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	4
5	British Traders.....	15,008	29,706	12,009	13,239	13,651	46,341	2,732	16,319	18,138	None.	167,143	5
6	Caledonian.....	23,888	38,380	41,865	8,670	11,959	180,489	5,349	81,030	41,204	None.	432,834	6
7	Car and General.....	15,127	10,639	11,091	5,421	3,493	13,314	None.	16,055	15,509	None.	90,679	7
8	Century.....	19,450	30,849	18,367	None.	None.	85,521	None.	24,863	19,470	None.	198,520	8
9	China.....	None.	4,294	None.	None.	None.	None.	None.	None.	None.	None.	4,294	9
10	Commercial Union.....	93,279	113,736	108,450	64,986	56,893	394,341	2,226	211,776	101,680	175	1,147,512	10
11	Eagle, Star and British Dominions.....	25,035	35,317	35,398	11,927	15,631	82,529	None.	74,903	18,772	None.	299,512	11
12	Employers' Liability.....	35,781	55,533	37,393	18,921	43,388	285,688	2,656	174,834	49,121	624	703,939	12
13	General Accident Fire and Life.....	69,086	31,607	47,100	7,839	394	155,898	5,036	80,594	64,121	None.	470,678	13
14	Guardian Assurance.....	59,304	96,337	80,544	50,319	49,031	456,786	5,318	525,063	65,284	None.	(a) 1,444,262	14
15	Law, Union and Rock.....	17,189	13,335	32,221	9,240	29,490	84,356	8,758	49,273	45,261	830	289,956	15
16	Liverpool and London.....	96,468	150,173	83,432	35,453	17,659	485,439	1,881	388,911	131,649	1,258	1,392,353	16
17	London Guarantee and Accident.....	40,729	38,901	28,861	18,794	19,107	457,826	None.	70,873	59,929	None.	735,020	17
18	London and Lancashire Fire.....	74,061	96,979	67,029	21,006	1,514	405,749	None.	167,695	93,839	None.	927,872	18
19	London Assurance.....	31,362	82,190	39,864	21,290	8,563	166,904	None.	87,658	29,612	None.	467,443	19
20	Marine.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	20
21	Motor Union.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	21
22	National Benefit.....	None.	9,026	None.	None.	None.	None.	None.	None.	None.	None.	9,026	22
23	North British and Mercantile.....	57,127	71,321	62,889	66,034	44,363	378,171	8,273	334,552	83,154	None.	1,105,884	23
24	Northern Assurance.....	35,175	98,241	49,768	43,660	44,424	386,262	6,858	313,338	53,902	None.	1,031,628	24
25	Norwich Union Fire.....	63,831	77,375	46,101	76,372	53,848	481,533	5,655	167,083	75,069	None.	1,046,867	25
26	Ocean Accident and Guarantee.....	41,887	14,640	34,074	13,553	14,478	161,819	None.	11,917	25,497	None.	320,391	26
27	Palatine.....	27,140	42,075	28,149	60,797	44,237	100,963	5,023	62,053	26,421	None.	396,858	27
28	Phoenix of London.....	28,709	260,430	67,414	42,486	37,010	298,026	5,884	376,370	46,712	None.	1,163,041	28
29	Provincial.....	7,181	6,670	7,757	2,011	2,436	40,009	None.	13,962	4,362	None.	84,388	29
30	Queensland.....	4,454	12,887	15,861	10,869	8,216	58,609	None.	80,202	7,325	None.	198,423	30
31	Royal Exchange.....	82,685	37,103	59,525	32,330	50,146	181,607	3,788	169,794	60,280	7	677,265	31
32	Royal Insurance.....	115,517	119,953	115,014	82,224	72,638	665,722	11,178	512,163	127,696	None.	1,822,135	32
33	Scottish Metropolitan.....	127	12,488	51	None.	223	844	None.	1,167	None.	None.	14,895	33
34	Scottish Union and National.....	28,618	55,061	38,069	24,168	20,897	132,771	2,692	102,064	30,636	None.	435,006	34
35	Sun Insurance Office.....	39,579	66,318	34,042	65,073	42,051	323,786	7,035	126,298	49,498	None.	753,680	35
36	Union Assurance Society.....	42,983	51,500	47,685	24,497	35,312	233,104	5,741	189,529	50,572	None.	680,983	36
37	Union Insurance of Canton.....	32,956	37,685	26,359	19,991	27,628	139,144	3,818	91,660	27,458	None.	406,732	37
38	Union Marine.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	38
39	Yantstzo.....	None.	2,274	None.	None.	None.	None.	None.	None.	None.	None.	2,279	39
40	Yorkshire.....	38,670	28,688	57,158	23,680	28,391	170,220	4,724	123,710	20,404	None.	495,645	40
	Totals.	1,301,591	1,973,051	1,478,641	929,696	841,097	7,513,798	108,627	4,976,159	1,567,030	3,119	20,839,085	

(a) Including \$56,276 premiums which have not been separated according to provinces.

SESSIONAL PAPER No. 9

BRITISH COMPANIES—NET LOSSES INCURRED—1919.

(Licensed reinsurance deducted)

No.	Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Alliance.....	\$ 3,604	\$ 3,220	\$ 13,790	None	None.	\$ 31,189	None	\$ 33,137	\$ 24,200	None	\$ 109,270	1
2	Atlas.....	6,026	1,631	8,395	23,123	27,298	106,732	3,738	100,190	16,698	None	293,831	2
3	British Crown.....	21,799	42,148	8,661	20,397	3,668	53,633	None	13,391	13,049	None	176,746	3
4	British General.....	None.	None.	None.	None	None.	None.	None	None.	None.	None	None	4
5	British Traders.....	3,039	2,409	965	4,231	4,932	29,672	1,033	7,721	4,480	None	58,485	5
6	Caledonian.....	11,938	7,227	3,586	4,257	7,472	83,300	127	28,069	12,629	None	158,605	6
7	Car and General.....	6,028	7,430	2,820	5,636	932	1,512	None	15	5,963	None	30,342	7
8	Century.....	5,481	5,640	2,002	None	None.	37,387	None	2,160	11,910	None	64,580	8
9	China.....	None.	None.	None	None	None.	None.	None	None.	None.	None	None	9
10	Commercial Union.....	31,631	24,546	29,328	21,083	23,275	161,068	373	114,391	32,754	None	438,449	10
11	Eagle, Star and British Dominions.....	5,606	10,712	3,236	5,277	4,187	41,057	None	26,878	6,974	None	103,927	11
12	Employers' Liability.....	7,223	9,104	12,820	4,306	9,553	108,431	3,301	107,932	21,485	None	284,149	12
13	General Accident Fire and Life.....	36,380	9,290	19,740	1,706	None.	49,006	1,690	31,382	24,180	None	173,383	13
14	Guardian Assurance.....	49,975	45,187	16,356	29,733	11,233	191,569	4,694	225,949	50,332	None	651,497	14
15	Law, Union and Rock.....	2,607	1,350	3,187	4,039	12,167	22,560	1,011	16,079	9,140	None	72,140	15
16	Liverpool and London and Globe.....	42,527	50,892	21,564	26,503	9,317	206,098	149	245,275	63,129	None	665,454	16
17	London Guarantee and Accident.....	16,002	13,487	18,937	11,528	5,045	202,235	None.	37,380	34,299	None	338,913	17
18	London and Lancashire Fire.....	19,496	20,833	16,629	13,341	28,914	200,453	None.	70,045	22,183	None	391,894	18
19	London Assurance.....	3,819	10,339	6,148	10,445	None.	61,450	None.	23,324	9,284	None	124,809	19
20	Marino.....	None.	None.	None.	None.	None.	None.	None	None.	None.	None	None	20
21	Motor Union.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None	None	21
22	National Benefit.....	None.	2,210	None.	None.	None.	None.	None.	None.	None.	None	2,216	22
23	North British and Mercantile.....	25,200	19,291	2,864	28,553	12,122	143,790	4,783	228,603	22,703	None	487,912	23
24	Northern Assurance.....	11,976	32,347	12,787	19,062	17,181	155,799	5,984	161,184	26,138	None	442,458	24
25	Norwich Union Fire.....	13,710	39,567	20,593	62,732	27,804	158,912	1,913	83,449	32,398	None	441,078	25
26	Ocean Accident and Guarantee.....	21,421	1,292	11,842	477	4,077	74,411	None	1,444	19,801	None	134,765	26
27	Pacific.....	10,396	16,706	3,557	19,108	11,946	29,408	784	34,351	6,791	None	133,047	27
28	Phoenix of London.....	9,738	110,108	10,703	15,724	16,457	69,545	4,301	247,252	10,550	None	494,438	28
29	Provincial.....	2,006	815	539	3,666	457	14,382	None.	3,166	15	None	25,065	29
30	Queensland.....	52	14,157	1,763	2,367	6,569	24,519	None.	24,023	5,287	None	78,767	30
31	Royal Exchange.....	14,358	13,502	20,377	25,410	26,969	55,364	251	80,690	28,818	None	265,739	31
32	Royal Insurance.....	70,517	48,820	23,553	80,492	19,966	245,854	4,213	269,915	64,425	None	827,764	32
33	Scottish Metropolitan.....	None.	None.	None.	None.	479	None.	None.	None.	None.	None	479	33
34	Scottish Union and National.....	6,324	7,612	10,581	7,452	9,770	53,195	4,357	41,676	6,784	None	147,751	34
35	Sun Insurance Office.....	10,317	10,437	7,901	35,159	15,677	165,611	248	98,694	17,416	None	361,460	35
36	Union Assurance Society.....	11,291	9,706	17,614	11,753	13,171	78,593	6,822	148,797	20,893	None	327,640	36
37	Union Insurance of Canton.....	18,962	7,388	4,551	6,361	12,690	37,518	2,171	30,651	14,954	None	135,246	37
38	Union Marine.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None	None.	38
39	Yantai.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None	None.	39
40	Yorkshire.....	26,927	5,115	16,562	6,541	10,600	69,924	3,232	53,418	4,758	None	197,077	40
	Totals.....	526,526	604,545	353,957	510,475	353,928	2,964,207	55,175	2,590,674	653,420	None.	8,639,376	

(a) Including \$29,469 Losses which have not been separated according to provinces.

TABLE XXI—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance.

FOREIGN COMPANIES—NET PREMIUMS WRITTEN—1919.

(Licensed reinsurance deducted.)

No.	Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Aetna	\$ 24,648	\$ 68,845	\$ 54,914	\$ 32,365	\$ 31,738	\$ 157,163	\$ 1,146	\$ 88,121	\$ 19,312	\$ 21	\$ 481,303	1
2	Agricultural	None	15,789	None	None	None	None	None	None	None	None	18,789	2
3	Alliance Insurance	4,635	23,779	8,770	7,338	5,868	49,744	None	45,016	6,352	None	151,562	3
4	American Alliance	None	5,013	None	None	None	None	None	None	None	None	5,013	4
5	American Central	20,001	16,097	33,174	614	47	5,999	None	2,187	30,082	175	108,679	5
6	American Equitable	None	335	1,481	75	None	5,786	None	4,050	None	None	11,720	6
7	American Insurance	15,404	3,231	19,728	837	796	7,615	22	5,482	15,563	6	68,684	7
8	American Lloyd's	158	158	392	732	507	8,466	None	9,499	None	None	19,912	8
9	Boston	12,720	36,116	16,284	1,046	995	9,518	30	6,852	12,203	7	95,771	9
10	California	12,732	29,197	9,933	None	None	None	None	None	12,039	1,535	65,336	10
11	Citizens' of Missouri	None	39,756	None	None	None	None	None	None	None	None	39,756	11
12	Columbia	None	None	None	None	None	None	None	None	None	None	None	12
13	Commercial Union of N.Y.	None	7,793	None	None	None	None	None	None	None	None	7,793	13
14	Connecticut	30,355	42,524	10,896	7,499	14,968	47,864	57	25,567	23,568	None	203,298	14
15	Continental	26,278	45,779	36,493	27,208	49,410	143,316	3,101	109,944	22,616	None	464,115	15
16	Equitable Fire and Marine	7,772	6,245	3,857	1,835	3,851	15,055	85	8,059	7,111	None	53,873	16
17	Fidelity-Phenix	31,136	54,648	43,711	31,137	48,396	133,700	3,177	69,520	23,419	None	441,877	17
18	Fire Association of Philadelphia ..	5,861	17,741	None	None	None	None	None	None	None	None	23,602	18
19	Fireman's Fund	17,843	71,192	15,745	4,923	12,619	38,590	None	41,615	2,660	None	205,217	19
20	Firemen's Insurance	5,489	7,697	40,761	None	None	28,571	None	23,803	8,401	None	114,705	20
21	General of Paris	16,568	14,649	15,780	8,554	5,257	39,120	2,780	28,906	8,531	None	140,178	21
22	Grand	502	35	4,591	None	None	426	None	5,091	149	None	10,701	22
23	Glens Falls	31,619	12,977	31,162	3,651	1,126	40,593	28	27,355	56,496	7	205,017	23
24	Globe and Rutgers	27,686	41,082	34,011	37,443	44,128	271,606	None	245,005	36,618	None	737,609	24
25	Great American	37,840	40,031	35,089	23,239	24,700	150,851	2,276	119,021	42,667	371	(a) 480,438	25
26	Hartford Fire	96,896	103,545	131,216	75,013	71,296	391,397	None	208,789	105,555	None	1,243,407	26
27	Home Insurance	149,355	82,642	91,881	142,619	288,317	305,024	18,561	218,512	135,977	None	1,432,394	27
28	Insurance Co. of North America ..	35,159	104,495	40,821	40,617	28,508	291,739	222	228,620	29,118	None	799,302	28
29	Insurance Co. of State of Pennsylvania	23,001	39,703	9,563	None	None	58,077	None	20,388	23,031	None	173,829	29
30	Lumbermen's Underwriting Alliance	None	25,873	None	5,937	None	69,340	None	69,113	None	None	170,293	30
31	Manufacturing Lumbermen's	None	29,040	None	8,241	None	65,221	None	57,375	None	None	150,880	31
32	Mechanics and Traders	None	27,854	None	None	None	None	None	None	None	None	27,854	32
33	Merchants Fire	218	29,774	27	None	None	28,095	None	669	1,786	None	60,569	33
34	Millers National	3,177	19,890	5,485	None	None	23,443	None	3,684	1,988	None	42,913	34
35	National-Ben Franklin	9,380	19,801	16,458	None	None	62,160	None	29,263	608	None	137,739	35
36	National Fire of Hartford	19,517	77,031	56,884	108,922	125,376	1,6,070	6,257	199,197	31,241	None	330,965	36
37	National Union Fire	19,829	17,300	33,875	15,646	29,317	59,123	None	27,066	16,064	None	217,720	37
38	La Nationale	10,446	41,226	20,291	7,822	3,267	155,539	None	285,129	11,048	None	535,368	38
39	Newark	2,803	12,300	6,561	2,276	1,194	19,003	None	8,702	4,582	None	57,422	39
40	New Hampshire	10,074	12,288	20,649	1,016	995	9,518	39	6,852	11,689	7	73,318	40
41	New Jersey	5,556	29,301	None	None	None	4,256	None	6,188	2,057	None	47,658	41

SESSIONAL PAPER No. 9

42	Niagara.....	11,656	47,763	20,461	3,504	2,511	99,214	44	100,374	11,540	None.	297,067	42
43	Northwestern Mutual.....	None	34,126	None	None.	None.	None.	None.	None.	None	None.	34,126	43
44	Northwestern National.....	29,386	37,719	26,794	11,745	9,086	98,439	None.	61,145	16,176	None.	269,661	44
45	Phoenix of Paris.....	9,631	12,554	14,400	24,593	36,976	44,402	None.	37,190	11,224	None.	158,407	45
46	Phoenix of Hartford.....	36,795	47,998	31,294	10,683	19,441	136,043	5,175	60,391	27,553	None.	403,973	46
47	Providence Washington.....	19,535	26,975	16,817	47,571	37,102	60,564	2,330	56,987	13,083	None.	224,085	47
48	Queen of America.....	32,635	78,332	34,419	1,464	2,587	240,487	None.	175,568	45,120	None.	699,491	48
49	St. Paul Fire and Marine.....	46,586	28,618	45,204	10,882	16,326	154,418	8,207	43,440	79,195	10	401,561	49
50	Springfield Fire and Marine.....	36,840	64,298	79,761	543	41	88,407	39	76,453	34,926	319	410,426	50
51	Stuyvesant.....	2,792	19,561	7,437	14,221	9,348	32,539	2,184	4,272	1,808	None.	68,993	51
52	L'Union, Paris, France.....	19,401	21,559	18,534	None.	None.	56,542	None.	96,015	18,354	None.	253,974	52
53	United States Fire.....	4,281	9,731	None.	None.	None.	2,309	None.	9,538	2,605	None.	28,464	53
54	Vulcan.....	4,752	8,893	7,624	None.	None.	19,210	None.	1,463	6,978	—	48,992	54
55	Westchester.....	63,500	34,055	23,112	11,609	1,399	47,579	34	22,862	34,978	None	230,428	55
	Totals.....	1,032,794	1,723,891	1,174,965	736,518	930,604	3,882,441	55,788	2,881,699	1,069,800	2,473	13,495,320	

(a) Including \$4,347 premiums which could not be separated according to provinces.

TABLE XXI—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance.—Concluded.

FOREIGN COMPANIES—NET LOSSES INCURRED—1919.

(License insurance deducted.)

Companies.		Alberta.	British Columbia	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1	Etna	10,457	12,516	13,866	17,632	16,768	57,766	25	58,505	13,436	None	200,881	1
2	Agricultural	None.	6,212	None.	None	None.	None.	None.	None.	None.	None	6,212	2
3	Alliance Insurance	1,031	8,939	—408	771	2,730	8,702	None.	20,640	2,052	None	44,454	3
4	American Alliance	None.	1,672	None.	None.	None.	None.	None.	None.	None.	None	1,672	4
5	American Central	7,447	2,750	10,705	248	265	6,067	None.	5,748	9,606	None.	42,836	5
6	American Equitable	None.	None	None.	27	None.	285	None.	None.	None.	None.	312	6
7	American Insurance	4,026	993	7,063	309	608	4,309	20	2,916	6,128	None.	26,282	7
8	American Loyds	None.	None	None.	None.	None.	3,228	None.	273	None.	None.	3,501	8
9	Boston	5,492	24,693	2,725	393	695	3,427	25	3,192	3,123	None.	43,765	9
10	California	2,721	6,305	1,859	None.	None.	None.	None.	None.	5,839	None.	16,721	10
11	Citizens' of Missouri	None.	3,855	None.	None.	None.	None.	None.	None.	None.	None.	3,855	11
12	Columbia	None.	None	None.	None.	None.	None.	None.	None.	None.	None.	None	12
13	Commercial Union of New York	None.	553	None.	None.	None.	None.	None.	None.	None.	None.	553	13
14	Connecticut	12,738	9,323	4,083	1,710	7,849	23,479	1	7,192	8,450	None.	74,825	14
15	Continental	4,345	14,692	5,839	9,775	39,105	65,871	None.	45,174	1,836	None.	186,637	15
16	Equitable Fire and Marine	3,784	449	920	1,095	4,157	7,433	1,463	1,973	2,594	None.	23,868	16
17	Fidelity-Phoenix	7,322	9,639	11,931	20,812	23,947	71,962	3,026	22,252	1,367	None.	172,258	17
18	Fire Association of Philadelphia	1,854	3,702	None.	None.	None.	None.	None.	None.	None.	None.	5,556	18
19	Fireman's Fund	49	63,120	7,644	1,022	8,790	16,623	None.	26,632	1,216	None.	125,096	19
20	Firemen's Insurance	531	1,936	3,904	None.	None.	4,176	None.	3,123	6,685	None.	20,355	20
21	General of Paris	3,020	9,808	1,395	7,935	216	8,360	1,307	10,681	5,093	None.	47,815	21
22	Girard	None.	2,665	4	None.	None.	None.	None.	None.	None.	None.	2,669	22
23	Glens Falls	14,258	5,112	7,662	743	805	13,336	25	11,694	31,106	None.	84,711	23
24	Globe and Rutgers	7,424	17,982	23,300	29,741	17,894	108,414	None.	103,181	21,891	None.	329,837	24
25	Great American	20,060	12,112	13,413	12,963	22,887	77,848	133	78,620	29,546	None.	267,582	25
26	Hartford Fire	13,292	23,400	26,999	46,492	36,010	149,684	None.	128,115	69,124	None.	493,116	26
27	Home Insurance	30,486	43,512	32,710	13,805	147,553	158,276	200	92,860	34,733	None.	554,225	27
28	Insurance Company of North America	9,417	29,068	7,587	14,254	15,070	96,205	40	142,440	12,712	None.	326,793	28
29	Insurance Co. of State of Pa.	10,264	10,454	4,350	None.	None.	32,457	None.	1,103	11,454	None.	70,096	29
30	Lumbermen's Underwriting Alliance	None.	6,988	None.	None.	None.	21,787	None.	10,195	None.	None.	38,970	30
31	Manufacturing Lumbermen's	None.	6,051	None.	None.	None.	47,916	None.	109,625	None.	None.	163,638	31
32	Mechanics and Traders	None.	16,811	None.	None.	None.	None.	None.	None.	None.	None.	16,844	32
33	Merchants' Fire	None.	3,312	None.	None.	None.	4,906	None.	None.	50	None.	8,208	33
34	Millers' National	937	329	11,965	None.	None.	14,787	None.	150	361	None.	28,529	34
35	National-Ben Franklin	2,788	2,312	4,790	None.	None.	20,501	None.	13,092	None.	None.	43,483	35
36	National Fire of Hartford	7,025	26,416	9,191	41,948	24,996	39,235	1,114	24,129	10,151	None.	184,211	36
37	National Union Fire	1,593	5,493	2,952	15,199	16,589	29,355	None.	6,792	3,867	None.	81,750	37
38	La Nationale	4,683	4,027	4,900	2,999	3,986	71,068	None.	98,514	15,370	None.	205,547	38
39	Newark	615	6,812	919	3,000	None.	1,112	None.	110	5	None.	12,603	39
40	New Hampshire	3,383	9,834	1,728	393	695	3,427	25	3,192	2,296	None.	24,993	40
41	New Jersey	None.	1,906	None.	None.	None.	None.	None.	None.	427	None.	2,333	41
42	Niagara	2,855	21,963	923	468	None.	35,993	30	33,292	12,714	None.	107,719	42
43	Northwestern Mutual	None.	100	None.	None.	None.	None.	None.	None.	None.	None.	100	43
44	Northwestern National	12,244	2,480	2,643	20	500	29,890	None.	25,463	1,088	None.	74,328	44
45	Phoenix of Paris	1,745	2,549	—2,516	8,025	6,762	12,908	3,620	17,902	7,519	None.	58,514	45
46	Phoenix of Hartford	18,693	1,633	9,033	7,658	53,760	52,626	4,451	22,524	12,315	None.	182,696	46

SESSION V. PAPER No. 9

47	Providence Washington.....	15,844	12,086	5,820	2,497	7,314	24,639	None	49,442	4,769	None.	122,411	47
48	Queen of America.....	10,848	16,634	-147	34,987	32,376	86,019	2,721	117,147	27,710	None.	328,295	48
49	St. Paul Fire and Marine.....	17,523	10,518	13,786	519	6,844	70,696	35	19,409	35,189	None.	174,519	49
50	Springfield Fire and Marine.....	10,633	11,471	23,143	11,263	15,438	52,559	3,595	50,699	14,563	None.	193,364	50
51	Stuyvesant.....	1,714	4,110	6,407	None.	4,625	7,718	None.	-672	823	None.	24,725	51
52	L'Union, Paris, France.....	6,346	9,344	1,937	12,592	3,740	13,161	None.	39,482	16,030	None.	102,635	52
53	United States Fire.....	None.	None.	None.	None.	None.	None.	None.	None	200	None.	200	53
54	Vulcan.....	1,875	415	729	None.	None.	4,502	None.	465	2,617	None.	10,603	54
55	Westchester.....	23,491	15,120	10,942	2,443	2,407	22,687	30	11,964	29,063	None.	118,147	55
	Totals.....	314,893	522,721	296,708	323,874	526,132	1,585,403	21,886	1,419,230	475,124	None.	5,485,974	

RECAPITULATION.
NET PREMIUMS WRITTEN 1919.

Canadian Companies.....	773,076	700,120	873,220	327,613	473,319	3,347,248	32,380	1,870,936	996,108	None.	9,394,020
British Companies ..	1,391,591	1,973,051	1,478,641	929,696	841,097	7,513,770	108,627	4,976,159	1,567,030	3,119	(a) 20,839,057
Foreign Companies.....	1,032,794	1,723,891	1,174,965	736,518	930,604	3,882,441	55,788	2,881,699	1,069,801	2,473	(b) 13,495,320
Totals.....	3,197,461	4,397,062	3,526,826	1,993,827	2,245,020	14,743,459	196,795	9,728,794	3,632,938	5,592	43,728,307

(a) Including \$56,276 premiums which could not be separated according to provinces.
(b) Including \$4,317 premiums which could not be separated according to provinces.

NET LOSSES INCURRED.

Canadian Companies ..	257,889	179,021	250,630	205,631	259,211	1,463,191	16,971	899,369	311,860	None.	3,843,975
British Companies ..	536,526	601,545	353,957	510,475	353,928	2,964,207	55,175	2,591,674	653,420	None.	8,639,376
Foreign Companies ..	314,893	522,721	296,708	323,871	526,132	1,585,403	21,886	1,419,230	475,124	None.	5,485,974
Totals ..	1,099,308	1,306,289	901,495	1,039,980	1,139,271	6,012,894	91,032	4,909,273	1,440,404	None.	17,969,325

(c) Including \$20,469, losses which could not be separated according to provinces.

10 GEORGE V, A. 1920

TABLE XXII—Premiums Earned and Losses Incurred, 1919.

CANADIAN COMPANIES.

All reinsurance deducted.

No	Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred to Premiums Earned.	The Same for 1918.	No.
		\$	\$	%	%	
1	Acadia Fire.....	200,215	113,248	56.56	40.04	1
2	Antigonish Farmers'.....	963	780	81.00		2
3	Beaver Fire.....	32,537	7,294	22.42	14.49	3
4	British America.....	681,472	324,685	47.64	47.48	4
5	British Colonial.....	154,563	95,679	61.90	57.83	5
6	British Northwestern...	80,139	35,986	44.90	65.12	6
7	Canada Accident and Fire...	66,762	25,949	38.87	65.62	7
8	Canada National.....	184,241	61,884	33.59	47.95	8
9	Canada Security.....	5,973	1,486	24.88		9
10	Canadian Fire	331,987	107,756	32.46	43.91	10
11	Canadian Indemnity.....	73,126	23,680	32.38		11
12	Canadian Lumbermen's...	918	None.			12
13	Canadian Surety.....	None	None.			13
14	Cumberland Farmers'.....	1,920	5	0.26		14
15	Dominion Fire....	319,959	146,194	45.69	54.33	15
16	Dominion of Can. Gtee. and Acct.....	36,118	16,171	44.77	34.31	16
17	Fire Insurance Co. of Can.....	73,176	19,057	26.04		17
18	General Accident of Can.....	5,161	5,136	99.52		18
19	Globe Indemnity.	115,739	55,219	47.71	61.97	19
20	Guardian Ins. Co. of Can.....	-36,046	4,883			20
21	Halifax Fire.....	29,937	11,464	38.29		21
22	Hudson Bay.....	180,540	107,420	59.50	59.01	22
23	Imperial Guarantee and Acct.....	None.	None.			23
24	Imperial Underwriters.....	114,221	53,371	46.73	40.60	24
25	Kings Mutual.	9,696	1,817	18.74		25
26	Liverpool-Manitoba...	254,822	108,580	42.61	45.47	26
27	London and Lancashire Gtee. and Acct..	None.	None			27
28	London Mutual.....	451,067	226,461	50.21	63.13	28
29	Mercantile.....	283,905	121,596	42.83	52.30	29
30	Mount Royal.....	514,791	234,319	45.52	49.68	30
31	Mutual Fire.....	16,544	4,864	29.40		31
32	North American Accident.....	None	None.			32
33	North Empire.....	113,134	50,765	44.87	68.79	33
34	North West.....	128,810	67,860	52.68	43.44	34
35	Occidental.....	202,332	100,442	49.64	48.40	35
36	Pacific Coast.....	114,093	32,333	28.34	43.57	36
37	Pictou County Farmers'.....	3,390	1,051	31.00		37
38	Quebec.....	303,308	117,467	38.73	36.60	38
39	Western.....	739,302	356,119	48.17	50.17	39
	Totals	5,788,819	2,641,021	45.62	50.01	

SESSIONAL PAPER No. 9

TABLE XXIII—Premiums Earned and Losses Incurred, 1919—*Continued.*

BRITISH COMPANIES.

Licensed reinsurance deducted.

No	Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred to Premiums Earned.	The Same for 1918.	No.
		\$	\$	%	%	
1	Alliance.....	344,712	109,270	31.70	66.07	1
2	Atlas	575,738	293,831	51.04	55.40	2
3	British Crown.....	392,365	176,746	45.05	57.37	3
4	British General... ..	None	None	.....	.....	4
5	British Traders.....	138,098	58,485	42.35	47.87	5
6	Caledonian.....	443,770	158,605	35.74	50.63	6
7	Car and General....	43,519	30,342	69.72	.....	7
8	Century	169,913	64,580	38.01	69.89	8
9	China.....	640	None	.....	.....	9
10	Commercial Union..	1,118,633	438,449	39.20	60.82	10
11	Eagle, Star and British Dominions..	258,562	103,927	40.19	51.68	11
12	Employers' Liability.....	641,274	284,149	44.31	50.47	12
13	General Accident, Fire and Life.....	405,058	173,383	42.80	55.11	13
14	Guardian Assurance...	1,383,665	651,497	47.08	54.51	14
15	Law, Union and Rock...	290,150	72,140	24.86	58.67	15
16	Liverpool and London and Globe.....	1,385,789	665,454	48.02	49.44	16
17	London Guarantee and Accident.....	566,031	338,913	59.88	61.37	17
18	London and Lancashire Fire.....	879,821	391,894	44.54	50.28	18
19	London Assurance.....	419,660	124,809	29.74	46.48	19
20	Marine.....	None	None	.....	.....	20
21	Motor Union.....	None	None	.....	.....	21
22	National Benefit.....	5,630	2,216	39.36	212.03	22
23	North British and Mercantile.....	1,089,361	487,912	44.79	51.25	23
24	Northern Assurance...	1,001,362	442,458	44.19	66.97	24
25	Norwich Union Fire	948,066	441,078	46.52	53.30	25
26	Ocean Accident and Guarantee.....	304,319	134,765	44.28	73.90	26
27	Palatine.....	357,867	133,047	37.18	53.08	27
28	Phoenix of London.....	1,113,563	494,438	44.40	44.88	28
29	Provincial.....	72,410	25,065	34.62	61.90	29
30	Queensland.....	144,386	78,767	54.55	44.84	30
31	Royal Exchange..	649,371	265,739	40.90	45.64	31
32	Royal Insurance	1,726,735	827,764	47.94	49.81	32
33	Scottish Metropolitan.	6,407	479	7.48	.....	33
34	Scottish Union and National.....	422,284	147,751	34.99	50.92	34
35	Sun Insurance Office.....	718,990	361,460	50.27	47.07	35
36	Union Assurance Society.....	638,095	327,640	51.34	46.76	26
37	Union Insurance of Canton.....	348,384	135,246	38.82	60.78	37
38	Union Marine.	None	None	.....	.....	38
39	Yangtze.	144	None	.....	.....	39
40	Yorkshire.....	464,294	197,077	42.45	49.91	40
	Totals.....	19,469,066	8,639,376	44.37	53.23	

TABLE XXIV—Premiums Earned and Losses Incurred 1919—Concluded.

FOREIGN COMPANIES.

Licensed reinsurance deducted.

Companies.		Premiums Earned.	Losses Incurred.	Rate of Losses incurred to Premiums Earned.	The same for 1918.	
		\$	\$	%	%	
1	Etna..	443,634	200,881	45.28	55.64	1
2	Agricultural..	19,409	6,212	32.01	20.35	2
3	Alliance Insurance..	132,541	44,454	33.54	66.07	3
4	American Alliance	3,618	1,672	46.21		4
5	American Central.....	107,331	42,896	39.91	53.76	5
6	American Equitable	—1,775	312			6
7	American Insurance.	71,246	26,282	36.89	83.79	7
8	American Lloyds	20,434	3,501	17.13	55.20	8
9	Boston..	76,234	43,765	57.41	86.26	9
10	California	63,654	16,724	26.52	50.90	10
11	Citizens' of Missouri..	28,219	3,858	13.67	17.90	11
12	Columbia	None.	None			12
13	Commercial Union of N. Y.	7,736	553	7.15	19.94	13
14	Connecticut..	188,818	74,825	39.63	43.88	14
15	Continental	431,921	186,637	43.21	43.29	15
16	Equitable Fire and Marine.....	51,991	23,868	45.91	68.92	16
17	Fidelity-Phenix.	418,352	172,258	41.18	48.36	17
18	Fire Association of Phila.	37,330	5,556	14.88	92.22	18
19	Fireman's Fund..	202,237	125,096	61.86	82.49	19
20	Firemen's Insurance...	104,077	20,355	19.56	42.49	20
21	General of Paris...	125,459	47,815	38.11	49.14	21
22	Girard..	3,948	2,609	67.60		22
23	Glens Falls	200,472	84,741	42.27	44.24	23
24	Globe and Rutgers..	729,434	329,837	45.22	66.28	24
25	Great American.....	463,859	267,582	57.69	73.46	25
26	Hartford Fire..	1,151,072	493,116	42.84	57.87	26
27	Home Insurance	1,313,537	554,225	42.19	54.85	27
28	Insurance Co. of North America.....	711,585	326,793	45.92	56.43	28
29	Insurance Co. of State of Pa	170,915	70,096	41.01	66.07	29
30	Lumbermen's Underwriting Alliance..	137,637	38,970	28.31	13.83	30
31	Manufacturing Lumbermen's.....	129,182	163,638	126.67	8.45	31
32	Mechanics and Traders..	27,503	16,844	61.24	117.00	32
33	Merchants Fire	36,122	8,298	22.97	32.17	33
34	Millers National	44,561	28,529	64.02	68.66	34
35	National-Ben Franklin	103,333	43,483	42.08	51.03	35
36	National Fire of Hartford.....	603,997	184,211	30.50	52.53	36
37	National Union Fire	100,882	81,750	81.03	71.41	37
38	La Nationale	441,983	205,547	46.51	54.85	38
39	Newark	32,929	12,663	38.27	58.98	39
40	New Hampshire.	33,635	24,993	74.31	75.30	40
41	New Jersey..	35,788	2,333	6.52	97.16	41
42	Niagara	255,443	107,719	42.17	61.95	42
43	Northwestern Mutual	21,228	100	.47	20.06	43
44	Northwestern National	238,398	74,328	31.18	55.10	44
45	Phoenix of Paris ..	142,119	58,514	41.17	51.78	45
46	Phoenix of Hartford.....	417,481	182,696	43.76	57.86	46
47	Providence Washington	219,119	122,411	55.87	64.89	47
48	Queen of America.	683,057	328,295	48.06	46.73	48
49	St. Paul Fire and Marine	376,352	174,519	46.37	69.13	49
50	Springfield Fire and Marine	386,333	193,364	50.05	52.20	50
51	Stuyvesant	68,685	24,725	36.00	61.99	51
52	L'Union, Paris, France	302,979	102,635	33.88	82.17	52
53	United States Fire..	7,581	200	2.64		53
54	Vulcan...	38,115	10,603	27.82	60.61	54
55	Westchester.....	244,798	118,147	48.26	63.27	55
Totals.....		12,498,432	5,485,974	43.89	57.23	

RECAPITULATION.

Canadian Companies..	5,788,819	2,641,021	45.62	50.01
British Companies	19,469,066	8,639,376	44.37	53.23
Foreign Companies..	12,498,432	5,485,974	43.89	57.23
Totals	37,756,317	16,766,371	44.40	54.05

SESSIONAL PAPER No. 9

TABLE XXV—Premiums Earned and Losses Incurred on One Year or Less and All Other Business, 1919.

CANADIAN COMPANIES—IN CANADA.

All reinsurance deducted.

No.		One year or less.			All others.			No.
		Premiums Earned	Losses Incurred	Rate of Losses Incurred per cent of Premiums Earned	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred per cent of Premiums Earned.	
	Companies.	\$	\$	%	\$	\$	%	
1	Acadia Fire	122,370	57,535	47.02	76,579	54,056	70.58	1
2	Antigonish Farmers'...	None	None	....	963	617	64.08	2
3	Beaver Fire	50,833	42,472	83.55	43,341	17,927	41.36	3
4	British America	367,920	171,410	46.59	313,552	143,829	45.87	4
5	British Colonial	110,168	95,679	86.85	44,395	None.	....	5
6	British Northwestern..	62,947	23,538	37.39	22,288	12,448	55.85	6
7	Canada Accident and Fire.....	57,268	23,513	41.05	10,866	2,393	22.02	7
8	Canada National	93,959	35,001	37.25	88,390	26,883	30.41	8
9	Canada Security..	6,680	1,097	16.42	—708	389	....	9
10	Canadian Fire	162,571	67,691	41.64	152,972	40,065	26.19	10
11	Canadian Indemnity	60,973	20,722	33.99	16,597	5,414	32.62	11
12	Canadian Lumbermen's ..	None.	None.	....	None.	None.	....	12
13	Canadian Surety..	None.	None.	....	None.	None.	....	13
14	Cumberland Farmers'.	None.	None.	....	2,679	5	.18	14
15	Dominion Fire....	206,125	84,237	40.87	121,950	58,562	48.02	15
16	Dominion of Can. Gtee and Acct..	3,620	2,059	45.44	32,419	11,958	36.89	16
17	Fire Insurance Co. of Canada.....	62,789	15,072	24.00	10,388	3,985	38.36	17
18	General Accident of Canada.....	6,600	2,422	36.70	1,225	2,714	221.55	18
19	Globe Indemnity	81,441	37,988	46.64	34,298	17,231	50.24	19
20	Guardian Ins. Co. of Canada...	9,892	4,766	48.18	1,366	117	8.57	20
21	Halifax Fire	14,851	10,068	67.79	7,768	1,396	17.97	21
22	Hudson Bay	132,666	72,769	54.85	48,101	34,583	71.90	22
23	Imperial Guarantee and Accident	None.	None.	....	None.	None.	....	23
24	Imperial Underwriters	78,226	40,588	51.89	35,995	13,161	36.56	24
25	Kings Mutual..	None.	None.	....	34,555	2,217	6.42	25
26	Liverpool-Manitoba	164,902	58,663	35.57	89,920	40,917	55.51	26
27	London and Lancashire Gtee and Accident	None.	None.	....	None.	None.	....	27
28	London Mutual	228,252	110,770	48.53	223,077	115,691	51.86	28
29	Mercantile	197,304	86,049	43.61	91,025	33,819	37.15	29
30	Mount Royal	305,551	194,567	63.68	153,838	78,453	51.00	30
31	Mutual Fire ..	None.	None.	....	12,344	4,964	40.21	31
31	North American Accident	None.	None.	....	None.	None.	....	32
33	North Empire	86,270	51,799	60.04	26,274	9,408	35.81	33
34	North West	98,125	45,341	46.21	44,946	25,152	55.96	34
35	Occidental..	150,230	65,489	43.59	58,591	34,953	59.66	35
36	Pacific Coast	74,381	27,877	37.48	43,212	4,599	10.64	36
37	Pictou County Farmers'.	None.	None.	....	3,489	1,239	35.51	37
38	Quebec	227,117	89,928	39.59	76,904	33,268	43.26	38
39	Western	389,135	167,882	43.14	344,715	174,135	50.52	39
	Totals.....	3,613,166	1,706,992	47.24	2,268,314	980,491	43.23	

TABLE XXVI—Premiums Earned and Losses Incurred on One Year or less and All other Business, 1919—Continued.

BRITISH COMPANIES—IN CANADA.

Licensed reinsurance deducted.

	Companies.	One year or less.		Rate of Losses Incurred per cent of Premiums Earned.	All other.		Rate of Losses Incurred per cent of Premiums Earned.	No.
		Premiums Earned.	Losses Incurred.		Premiums Earned.	Losses Incurred.		
1	Alliance...	251,260	80,352	31.98	93,452	28,918	30.94	1
2	Atlas	418,379	225,550	53.91	157,359	68,281	43.39	2
3	British Crown	338,278	134,101	39.64	54,088	42,645	78.84	3
4	British General	None.	None.		None.	None.		4
5	British Traders	127,991	55,580	43.42	10,242	2,905	28.36	5
6	Caledonian	293,222	111,177	37.92	151,782	47,428	31.25	6
7	Car and General	40,446	25,691	63.52	6,837	4,651	68.03	7
8	Century...	143,441	55,684	38.82	26,451	8,896	33.63	8
9	China...	569	None.		71	None.		9
10	Commercial Union	825,589	317,120	38.41	289,737	121,329	41.88	10
11	Eagle, Star and British Dominions...	228,809	92,010	40.21	29,784	11,917	40.01	11
12	Employers' Liability	504,879	237,379	47.02	140,922	46,770	33.19	12
13	General Accident, Fire and Life	321,508	125,230	38.95	95,480	48,158	50.43	13
14	Guardian Assurance	1,118,150	546,243	48.85	265,516	105,254	39.64	14
15	Law, Union and Rock.	192,563	47,041	24.43	97,586	25,099	25.72	15
16	Liverpool and London and Globe..	952,032	457,052	48.01	433,800	208,402	48.04	16
17	London Guarantee and Accident.	537,385	308,659	57.44	52,379	30,254	57.76	17
18	London and Lancashire Fire	669,987	291,573	43.52	224,285	100,321	44.73	18
19	London Assurance	311,503	86,196	27.67	108,157	38,613	35.70	19
20	Marine	None.	None.		None.	None.		20
21	Motor Union	None.	None.		None.	None.		21
22	National Benefit	4,631	2,216	47.85	1,000	None.		22
23	North British and Mercantile	797,658	359,991	45.13	293,986	127,921	43.51	23
24	Northern Assurance	790,628	350,138	44.29	210,734	92,320	43.81	24
25	Norwich Union Fire	677,682	344,489	50.83	271,635	96,589	35.56	25
26	Ocean Accident and Guarantee	257,158	118,982	46.27	47,589	15,783	33.17	26
27	Palatine	277,888	97,806	35.20	79,282	35,241	44.45	27
28	Phoenix of London	819,335	385,300	47.03	288,135	109,138	37.88	28
29	Provincial	62,114	21,566	34.72	10,296	3,499	33.98	29
30	Queensland	133,019	71,929	54.07	11,367	6,838	60.16	30
31	Royal Exchange	490,447	208,411	42.49	157,114	57,328	36.49	31
32	Royal Insurance	1,186,304	548,096	46.20	540,441	279,668	51.75	32
33	Scottish Metropolitan	6,016	479	7.96	594	None.		33
34	Scottish Union and National	293,543	111,328	37.93	128,742	36,423	28.29	34
35	Sun Insurance Office	533,549	261,818	49.07	185,440	99,642	53.73	35
36	Union Assurance Society	507,140	255,459	50.37	128,346	72,181	56.24	36
37	Union Insurance of Canton	328,557	122,150	37.18	19,925	13,096	65.73	37
38	Union Marine	None.	None.		None.	None.		38
39	Yangtze	135	None.		9	None.		39
40	Yorkshire	339,225	147,815	43.57	123,869	49,262	39.77	40
	Totals	14,781,020	6,604,611	44.68	4,736,432	2,034,765	42.96	

SESSIONAL PAPER No. 9

TABLE XXVII—Premiums Earned and Losses Incurred on One Year or less, and All other business, 1919—*Concluded*.

FOREIGN COMPANIES—IN CANADA.

Licensed reinsurance deducted.

No	Companies.	One year or less.		Rate of Losses Incurred per cent of Premiums Earned.	All other.		Rate of Losses Incurred per cent of Premiums Earned.	No.
		Premiums Earned.	Losses Incurred.		Premiums Earned	Losses Incurred.		
		\$	\$	\$ cts.	\$	\$	\$ cts.	
1	Ætna.....	375,655	157,869	42-02	77,055	43,012	55-82	1
2	Agricultural.....	16,454	5,543	33-69	4,109	669	16-28	2
3	Alliance Insurance.....	116,855	42,850	36-67	15,686	1,604	10-23	3
4	American Alliance.....	2,237	1,224	54-72	—69	448	.....	4
5	American Central.....	91,964	40,722	44-28	9,915	2,114	21-32	5
6	American Equitable.....	1,458	312	21-40	21	None.	.....	6
7	American Insurance.....	58,805	24,183	41-13	12,441	2,097	16-86	7
8	American Lloyds.....	20,256	3,501	17-28	437	None.	.....	8
9	Boston.....	60,023	31,724	52-85	16,567	12,041	72-68	9
10	California.....	53,729	11,967	22-27	9,493	4,757	50-11	10
11	Citizens' of Missouri.....	33,684	3,215	9-54	3,958	643	16-25	11
12	Columbia.....	None.	None.	.....	None.	None.	.....	12
13	Commercial Union of New York	4,306	452	10-50	3,523	101	2-87	13
14	Connecticut.....	143,360	56,477	39-40	45,459	18,348	40-36	14
15	Continental.....	369,549	164,286	44-46	62,533	22,351	35-74	15
16	Equitable Fire and Marine.....	44,298	18,054	40-76	7,693	5,814	75-58	16
17	Fidelity-Phenix.....	361,933	140,405	38-79	56,560	31,853	56-32	17
18	Fire Association of Philadelphia..	31,689	4,760	15-02	5,442	796	14-62	18
19	Fireman's Fund.....	170,360	98,630	57-90	31,877	26,466	83-03	19
20	Firemen's Insurance.....	65,595	13,453	20-51	38,422	6,902	17-96	20
21	General of Paris.....	105,883	43,169	40-77	19,577	4,646	23-73	21
22	Girard.....	3,472	2,669	76-87	492	None.	.....	22
23	Glens Falls.....	162,306	72,347	44-57	35,434	12,394	34-98	23
24	Globe and Rutgers.....	685,226	298,146	43-51	44,237	31,691	71-64	24
25	Great American.....	414,071	249,570	60-27	57,080	18,012	31-56	25
26	Hartford Fire.....	953,892	427,278	44-79	197,752	65,838	33-29	26
27	Home Insurance.....	1,022,601	433,217	42-36	290,936	121,008	41-59	27
28	Insurance Company of North America.....	625,440	268,994	43-01	86,165	57,799	67-08	28
29	Insurance Company of State of Pa	124,190	49,104	39-54	45,524	20,992	46-11	29
30	Lumbermen's Underwriting All.	137,637	38,970	28-31	None.	None.	.....	30
31	Manufacturing Lumbermen's.....	136,667	163,638	119-73	None.	None.	.....	31
32	Mechanics and Traders.....	25,581	16,830	65-79	992	14	1-41	32
33	Merchants Fire.....	34,304	8,298	24-19	1,835	None.	.....	33
34	Millers National.....	39,491	27,837	70-49	5,069	692	13-65	34
35	National-Ben Franklin.....	80,217	33,266	41-47	37,404	10,217	27-32	35
36	National Fire of Hartford.....	477,611	146,610	30-70	126,385	37,601	29-75	36
37	National Union Fire.....	174,415	58,085	33-30	26,593	23,665	88-99	37
38	La Nationale.....	358,895	165,252	46-04	112,423	40,295	35-84	38
39	Newark.....	28,228	8,979	31-81	4,700	3,624	77-11	39
40	New Hampshire.....	74,455	11,875	15-95	—39,605	13,118	.....	40
41	New Jersey.....	34,929	1,817	5-20	4,091	516	12-61	41
42	Niagara.....	224,275	102,168	45-55	31,168	5,551	17-81	42
43	Northwestern Mutual.....	22,748	100	44	633	None.	.....	43
44	Northwestern National.....	171,599	62,839	36-62	59,800	11,489	19-21	44
45	Phenix of Paris.....	117,692	51,802	44-01	24,428	6,712	27-48	45
46	Phoenix of Hartford.....	388,149	132,399	34-11	29,332	50,297	171-47	46
47	Providence Washington.....	195,597	109,574	56-02	23,522	12,837	54-57	47
48	Queen of America.....	498,037	227,322	45-64	185,147	100,973	54-54	48
49	St. Paul Fire and Marine.....	336,080	160,995	47-90	40,272	13,524	33-58	49
50	Springfield Fire and Marine.....	300,793	148,825	49-48	85,241	44,539	52-25	50
51	Stuyvesant.....	63,921	23,842	37-30	4,764	883	18-53	51
52	L'Union, Paris, France.....	189,874	79,561	41-90	56,798	23,074	40-62	52
53	United States Fire.....	7,713	200	2-59	212	None.	.....	53
54	Vulcan.....	37,406	10,266	27-44	2,673	337	12-61	54
55	Westchester.....	208,995	97,013	46-42	35,803	21,134	59-03	55
Totals.....		10,484,600	4,552,486	43-42	2,037,999	933,488	45-80	

RECAPITULATION.

Canadian Companies.....	3,613,166	1,706,992	47-24	2,268,314	980,491	43-23
British Companies.....	14,781,020	6,604,611	44-68	4,736,432	2,034,765	42-96
Foreign Companies.....	10,484,600	4,552,486	43-42	2,037,999	933,488	45-80
Totals.....	28,878,786	12,864,089	44-55	9,042,745	3,948,744	43-67

TABLE XXVIII—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and All other business in Canada for the Year, 1919.

CANADIAN COMPANIES.

No.		One year or less.		Rate of prem- iums charged per cent of risks taken.	All others.		Rate of prem- iums charged per cent of risks taken.	No.
		Amount Written.	Premiums Charged.		Amount Written.	Premiums Charged.		
		\$	\$ cts		\$	\$ cts		
1	Acadia Fire.....	20,857,053	274,435 87	1.32	9,047,638	131,638 46	1.45	1
2	Antigonish Farmers'.....	None	None		264,018	1,987 65	.75	2
3	Beaver Fire.....	3,862,908	52,886 70	1.37	2,682,901	50,991 47	1.90	3
4	British America....	89,339,961	847,710 12	.95	46,596,873	586,310 19	1.26	4
5	British Colonial.....	21,016,203	286,907 18	1.37	6,391,794	85,464 26	1.34	5
6	British Northwestern.....	12,529,176	119,754 71	.96	2,287,527	36,072 56	1.58	6
7	Canada Accident and Fire	21,433,328	186,566 12	.87	2,476,626	32,245 82	1.30	7
8	Canada National.....	13,943,746	213,400 46	1.53	9,215,048	123,511 98	1.34	8
9	Canada Security.....	1,211,411	26,216 73	2.16	1,510,656	28,463 84	1.88	9
10	Canadian Fire	24,609,293	372,016 31	1.51	14,402,015	209,067 24	1.45	10
11	Canadian Indemnity.....	5,279,861	80,254 56	1.52	1,546,904	22,475 62	1.45	11
12	Canadian Lumbermen's ..	1,905,304	43,196 07	2.27	None.	None.		12
13	Canadian Surety ..	None.	None.		None.	None.		13
14	Cumberland Farmers' ..	None.	None.		148,425	2,976 84	2.01	14
15	Dominion Fire.....	23,949,235	355,501 79	1.48	23,519,469	240,407 41	1.02	15
16	Dominion of Canada Guarantee and Accident	1,430,568	13,748 85	.96	7,921,841	83,475 93	1.05	16
17	Fire Insurance Co. of Canada	29,066,382	249,413 77	.86	6,043,234	70,141 12	1.16	17
18	General Accident of Canada ..	2,752,214	29,421 64	1.07	990,636	10,441 17	1.05	18
19	Globe Indemnity ..	22,665,487	217,717 92	.96	6,735,407	65,045 27	.97	19
20	Guardian Insurance Co. of Canada	8,305,646	86,715 68	1.04	874,655	11,081 88	1.27	20
21	Halifax Fire	1,222,679	19,785 23	1.62	867,655	10,423 69	1.20	21
22	Hudson Bay ..	20,257,129	259,245 72	1.28	6,828,229	98,501 61	1.44	22
23	Imperial Guarantee and Acct	None.	None.		None.	None.		23
24	Imperial Underwriters ..	27,912,006	219,427 41	.79	4,755,166	63,320 83	1.33	24
25	Kings Mutual ..	None.	None.		1,547,825	39,765 38	2.57	25
26	Liverpool-Manitoba	35,836,556	369,940 13	1.03	10,826,377	136,514 89	1.26	26
27	London and Lancashire Fire and Accident	None.	None.		None.	None.		27
28	London Mutual ..	51,602,227	454,876 98	.88	32,679,935	328,861 51	1.01	28
29	Mercantile ..	30,691,015	270,353 04	.88	7,795,048	92,546 45	1.19	29
30	Mount Royal ..	65,006,491	820,866 80	1.26	24,794,367	295,690 96	1.19	30
31	Mutual Fire	None.	None.		1,117,953	15,685 04	1.40	31
32	North American Accident	None.	None.		None.	None.		32
33	North Empire	6,829,676	10,324 76	1.51	13,352,284	227,949 23	1.71	33
34	North West	15,732,032	163,712 72	1.04	5,188,262	71,112 39	1.37	34
35	Occidental ..	32,425,722	351,836 35	1.09	6,641,385	15,878 60	1.59	35
36	Pacific Coast	21,209,622	172,347 73	.81	3,498,326	57,395 42	1.68	36
37	Pictou County Farmers'	None.	None.		357,500	2,692 59	.75	37
38	Quebec	34,284,025	273,269 37	.80	7,892,358	95,788 63	1.21	38
39	Western.....	123,439,877	1,218,156 97	.99	129,673,242	1,667,590 14	1.29	39
	Totals.....	770,606,833	8,060,037 69	1.05	400,381,579	5,101,525 07	1.27	

SESSIONAL PAPER No. 9

TABLE XXIX—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year, 1919—Continued.

BRITISH COMPANIES.

	One Year or less.		Rate of premiums charged per cent of risks taken.	All other.		Rate of premiums charged per cent of risks taken.
	Amount Written.	Premiums Charged.		Amount Written.	Premiums Charged.	
	\$	\$ cts.		\$ cts.	\$	
Alliance.....	32,676,577	291,171 95	0.89	10,766,384	112,123 97	1.04
Atlas.....	40,877,387	515,621 67	1.26	18,266,667	207,840 71	1.14
British Crown.....	36,426,773	451,051 67	1.24	9,429,686	122,376 28	1.30
British General...	None.	None.		None.	None.	
British Traders.....	15,993,039	184,521 13	1.15	2,123,452	30,501 96	1.44
Caledonian.....	38,809,945	385,436 45	0.99	18,212,290	197,026 65	1.08
Car and General.....	23,049,967	110,971 86	0.48	1,190,691	18,571 43	1.56
Century.....	12,521,694	227,250 65	1.81	3,516,278	43,862 56	1.25
China.....	352,210	5,381 97	1.53	76,375	1,415 70	1.85
Commercial Union.....	135,363,700	1,215,536 10	0.90	32,134,011	378,866 25	1.18
Eagle, Star and British Dominions.....	39,656,736	299,617 36	0.76	7,525,234	88,975 06	1.18
Employers' Liability.....	71,911,360	675,945 22	0.94	17,607,309	189,519 43	1.08
General Accident Fire and Life.....	45,571,689	429,396 38	0.94	11,297,645	147,885 51	1.31
Guardian Assurance.....	125,718,544	1,363,731 69	1.08	29,394,610	344,099 72	1.17
Law, Union and Rock...	27,597,662	234,959 70	0.85	8,570,289	106,795 93	1.25
Liverpool and London and Globe.....	113,440,787	1,203,106 79	1.06	46,961,965	553,032 79	1.18
London Guarantee and Accident.....	70,581,586	762,282 42	1.08	12,935,804	173,131 09	1.34
London and Lancashire Fire.....	88,606,067	864,987 88	0.98	24,766,751	290,711 20	1.17
London Assurance.....	41,674,365	392,816 91	0.94	13,917,818	154,054 03	1.11
Marine.....	None.	None.		None.	None.	
Motor Union.....	None.	None.		None.	None.	
National Benefit.....	521,485	9,247 64	1.77	151,600	2,549 45	1.68
North British and Mercantile.....	94,065,925	977,396 64	1.04	30,194,787	354,832 70	1.18
Northern Assurance Co.....	77,587,138	944,591 76	1.22	24,725,547	276,524 25	1.12
Norwich Union Fire.....	76,121,348	827,534 11	1.09	31,342,717	382,323 80	1.22
Ocean Accident and Guarantee..	33,808,110	329,785 40	0.98	7,190,565	95,620 42	1.33
Palatine..	40,991,883	378,165 18	0.92	8,590,654	122,720 30	1.43
Phoenix of London.....	87,832,582	1,134,107 07	1.29	33,020,409	371,649 28	1.13
Provincial.....	9,087,138	78,318 29	0.86	1,860,797	16,414 88	0.88
Queensland.....	19,071,780	209,419 15	1.10	2,579,420	33,477 30	1.30
Royal Exchange.....	70,535,779	616,903 31	0.87	16,327,328	194,467 96	1.19
Royal Insurance.....	131,443,249	1,483,468 57	1.13	65,541,696	736,517 20	1.12
Scottish Metropolitan.....	977,468	13,213 02	1.35	198,215	2,689 11	1.36
Scottish Union and National..	41,681,557	361,009 38	0.87	13,574,445	156,731 23	1.15
Sun Insurance Office.....	72,650,981	666,720 78	0.92	20,762,912	265,001 34	1.28
Union Assurance Society.....	70,727,954	673,877 15	0.95	18,057,527	211,263 66	1.17
Union Insurance of Canton.....	43,543,333	467,473 80	0.96	3,898,850	48,508 66	1.24
Union Marine...	None.	None.		None.	None.	
Yangtze.....	114,050	2,749 35	2.41	4,000	52 00	1.30
Yorkshire.....	31,805,389	405,664 32	1.28	15,306,720	181,208 91	1.18
Totals.....	1,863,397,237	19,193,462 72	1.03	562,021,448	6,613,342 75	1.18

TABLE XXX—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year 1919—Concluded.

FOREIGN COMPANIES.

	One year or less.		Rate of premiums charged per cent of risks taken.	All other.		Rate of premiums charged per cent of risks taken.
	Amount Written.	Premiums Charged.		Amount Written.	Premiums Charged.	
	\$	\$ cts.		\$ cts.	\$	
Ætna.....	43,922,674	487,104 98	1-11	9,634,945	118,000 6	1-22
Agricultural.....	1,390,889	25,375 82	1-82	283,174	4,271 55	1-51
Alliance Insurance.....	30,511,959	199,974 28	0-66	2,195,304	26,743 89	1-22
American Alliance.....	1,860,290	29,210 64	1-57	123,810	1,962 71	1-59
American Central.....	27,577,779	221,395 08	0-80	3,530,095	41,035 40	1-16
American Equitable.....	2,384,621	11,262 41	0-47	71,100	808 05	1-14
American Insurance.....	7,098,821	86,690 95	1-22	895,462	12,999 70	1-45
American Lloyds.....	5,684,845	22,546 29	0-39	220,500	924 75	0-42
Boston.....	10,069,070	105,322 57	1-05	1,658,405	20,798 99	1-25
California.....	11,447,304	79,527 70	0-69	1,051,939	16,160 96	1-54
Citizens' of Missouri.....	3,788,408	53,404 73	1-41	1,262,803	17,801 58	1-41
Columbia.....	None	None		None	None	
Commercial Union of N.Y.....	635,509	9,260 10	1-46	274,725	4,452 53	1-62
Connecticut.....	26,625,735	264,152 37	0-99	4,858,899	68,575 21	1-41
Continental.....	53,538,136	578,100 62	1-08	10,086,023	118,628 68	1-18
Equitable Fire and Marine.....	11,663,588	134,562 74	1-15	3,583,367	39,564 26	1-10
Fidelity-Phenix.....	50,031,598	550,773 75	1-10	8,010,549	102,051 65	1-27
Fire Association of Phila.....	1,900,724	33,311 19	1-75	316,163	4,954 02	1-57
Fireman's Fund.....	27,882,370	238,712 06	0-86	2,374,443	32,460 22	1-37
Firemen's Insurance.....	9,171,558	94,004 12	1-02	3,088,183	44,593 95	1-44
General of Paris.....	20,071,044	154,250 15	0-77	2,817,768	35,825 82	1-27
Girard.....	1,403,170	8,696 30	0-62	284,217	4,255 94	1-50
Glens Falls.....	32,372,911	252,068 55	0-78	3,787,655	51,228 57	1-35
Globe and Rutgers.....	90,588,061	861,736 90	0-95	5,216,157	68,326 78	1-31
Great American.....	68,632,842	642,686 64	0-94	7,441,222	80,171 46	1-08
Hartford Fire.....	127,135,368	1,250,342 77	0-98	33,802,902	335,630 17	0-99
Home Insurance.....	126,996,985	1,350,679 98	1-06	26,251,914	386,782 81	1-47
Insurance Co. of North America.....	119,863,373	921,507 72	0-77	14,712,574	165,407 99	1-12
Insurance Co. of State of Pa.....	23,796,526	189,874 19	0-80	1,644,274	23,677 87	1-44
Lumbermen's Underwriting Alliance.....	11,070,656	200,287 45	1-81	None	None	
Manufacturing Lumbermen's.....	10,091,405	185,872 02	1-84	None	None	
Mechanics and Traders.....	1,600,612	41,211 01	2-57	170,600	2,554 75	1-50
Merchants Fire.....	5,195,085	63,577 20	1-22	274,130	5,810 90	2-12
Milners National.....	3,604,617	50,995 12	1-41	436,460	5,149 25	1-18
National-Ben Franklin.....	8,195,241	102,723 18	1-25	5,090,548	55,486 83	1-09
National Fire of Hartford.....	59,658,320	635,656 33	1-07	12,030,868	163,154 55	1-36
National Union Fire.....	24,002,633	220,320 36	0-92	4,021,752	41,960 10	1-04
La Nationale.....	47,026,018	465,028 40	0-99	11,607,994	142,885 41	1-23
Newark.....	7,307,512	79,950 31	1-09	1,320,878	18,153 23	1-37
New Hampshire.....	4,905,120	61,604 22	1-26	1,695,675	22,801 90	1-34
New Jersey.....	4,670,282	50,075 19	1-07	408,445	6,696 42	1-64
Niagara.....	43,052,153	399,159 74	0-93	3,834,734	50,662 57	1-32
Northwestern Mutual.....	2,552,450	39,767 28	1-56	153,700	1,924 59	1-25
Northwestern National.....	17,298,216	205,987 06	1-19	7,284,441	93,401 02	1-28
Phenix of Paris.....	22,147,717	182,364 76	0-82	3,774,110	44,896 02	1-19
Phoenix of Hartford.....	58,629,111	545,733 21	0-93	15,405,046	178,372 71	1-16
Providence Washington.....	26,737,973	263,776 23	0-99	2,505,469	34,367 24	1-37
Queen of America.....	49,820,261	634,847 88	1-27	19,819,064	231,094 51	1-17
St. Paul Fire and Marine.....	56,114,287	502,099 63	0-89	5,986,195	78,772 80	1-32
Springfield Fire and Marine.....	53,300,698	492,555 13	0-92	10,467,822	118,459 82	1-13
Stuyvesant.....	7,286,801	99,596 02	1-37	277,385	3,609 58	1-30
L'Union, Paris, France.....	16,038,144	236,293 26	1-47	5,717,957	70,122 78	1-23
United States Fire.....	3,234,511	30,228 86	0-93	225,110	3,176 59	1-41
Vulcan.....	8,525,168	58,074 07	0-68	350,989	4,576 75	1-30
Westchester.....	34,212,449	326,264 56	0-95	3,144,555	45,011 58	1-43
Totals.....	1,524,323,598	15,030,584 08	-99	265,482,499	3,251,198 01	1-23
Grand totals.....	4,126,295,483	41,878,070 73	1-01	1,264,917,711	15,372,049 59	1-22

SESSIONAL PAPER No. 9

TABLE XXXI.—FIRE INSURANCE IN CANADA, 1919.

(Including Business of Provincial Licensees.)

Business transacted by	Net insurance written	Net in force Dec. 31, 1919.	Net premiums received.	Net losses paid.
	\$	\$	\$	\$
1. Dominion licensees	5,391,213,194	4,904,398,461	39,914,398	16,642,172
2. Provincial licensees—				
(a) Provincial companies within provinces by which they are incorporated	399,603,451	915,877,287	3,992,321	1,924,719
(b) Provincial companies within provinces other than those by which they are incorporated	36,020,837	89,065,690	309,871	153,219
Totals for Provincial Companies	435,624,288	1,004,942,977	4,302,192	2,082,938
Grand Totals	5,826,837,482	5,909,339,438	44,216,590	18,725,110

TABLE XXXII.

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 129 of the Insurance Act, 1917.

Province in which Property is Situated.	Amount of Insurance.
	\$
Nova Scotia	10,420,674
New Brunswick	16,821,077
Quebec	129,588,376
Ontario	166,039,765
Manitoba	9,559,934
Saskatchewan	4,757,900
Alberta	5,186,153
British Columbia	18,295,368
Prince Edward Island	6,600
Yukon	57,290
	\$360,733,137

Nature of Property Insured.	Amount of Insurance.
	\$
Lumber and lumber mills	21,073,320
Other industrial plants and mercantile establishments	264,897,237
Stocks and merchandise	53,881,934
Railway property and equipment	18,637,293
Miscellaneous	2,243,353
	\$360,733,137

Nature of Insurers.	Amount of Insurance.
	\$
Lloyd's Associations	43,778,614
Reciprocal Underwriters	33,212,370
Mutual Companies	236,703,012
Stock Companies	47,034,141
	\$360,733,137

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANSACT
BUSINESS OF ONE OR MORE CLASSES OF CASUALTY
INSURANCE, IN CANADA FOR YEAR 1919, IN
ACCORDANCE WITH THE INSURANCE
ACT, 1917.

10 GEORGE V, A. 1920

TABLE XXXIII.—Showing the Total Assets and their nature, of Canadian Companies transacting Insurance,

CANADIAN COMPANIES

No.	Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
		\$ cts	\$ cts	\$ cts	\$ cts.
1	Boiler Inspection.....	5,000 00	None.	310,180 00	41,314 40
2	Casualty Company of Canada.....	None.	None.	22,616 29	None
3	Chartered Trust and Executor.....	1,155 35	256,290 72	155,200 29	26,346 12
4	Dominion Gresham.....	None.	None.	(b) 180,436 60	None.
5	General Animals.....	None.	None.	61,970 00	None
6	Guarantee Co. of North America.....	342,650 00	None.	1,180,752 75	705,666 00
7	Merchants Casualty Company.....	None.	20,750 00	167,717 31	None.
8	Merchants' and Employers' Guarantee and Accident.....	36,648 68	None.	81,880 00	None.
9	Protective Association of Canada.....	None.	None.	45,109 08	None.
	Totals	385,454 03	277,040 72	2,205,862 32	773,326 52

(a) Including \$26,398.59 loans on collaterals. (b) Book Value, see investment reserve fund in liabilities. (c) Including amount secured by agreement of sale of Electrical Department's real estate and equipment.

SESSIONAL PAPER No. 9

business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler etc.

—ASSETS AT DECEMBER 31, 1919.

Cash on hand, in Banks or deposited with Government.	Interest and Rents Due and Accrued.	Agents' Balances and Premiums Un-collected.	Other Assets.	Total Assets.	Nature of Business.	No.
\$ cts	\$ cts.	\$ cts	\$ cts.	\$ cts		
25,730 73	4,418 50	27,706 97	2,590 00	416,940 60	Steam Boiler.	1
3,517 28	398 38	1,817 74	657 11	29,006 80	Plate Glass.	2
40,833 15	6,913 68	None.	(a) 73,520 12	560,259 43	Title.	3
6,120 17	8,163 17	36,425 27	(c) 169,522 15	400,667 36	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness	4
5,304 78	806 65	12,496 40	2,328 40	82,906 23	Auto, Live Stock and Plate Glass..	5
228,363 46	11,896 12	32,207 87	65,225 62	2,566,761 82	Guarantee.	6
39,889 53	4,891 57	5,113 67	15,893 74	254,255 82	Combined Accident and Sickness.	7
10,637 05	867 47	15,142 61	17,987 46	163,163 27	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness.	8
24,430 11	822 49	11,973 71	1,511 74	83,847 13	Combined Accident and Sickness.	9
384,826 26	39,178 03	142,884 24	349,226 34	4,557,808 46		

10 GEORGE V, A. 1920

TABLE XXXIV.—Showing the Total Liabilities of Canadian Companies transacting business of
CANADIAN COMPANIES—

No	Companies.	Reserve for Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.
		\$ cts	\$ cts	\$ cts	\$ cts.
1	Boiler Inspection.....	None.	146,571 84	1,721 01	148,292 85
2	Casualty Company of Canada.....	1,581 91	6,676 90	1,480 57	9,739 38
3	Chartered Trust and Executor.....	None.	None.	43,149 18	43,149 18
4	Dominion Gresham.....	30,292 00	70,544 19 (a)	36,620 74	137,456 93
5	General Animals.....	4,505 72	29,671 25	8,329 24	40,506 21
6	Guarantee Company of North America.....	82,751 00	168,300 66 (b)	257,181 00	508,232 66
7	Merchants Casualty Co.....	35,000 00	100,379 67	20,128 55	155,508 22
8	Merchants' and Employers' Guarantee and Accident.....	24,478 35	44,616 61	2,668 51	71,763 47
9	Protective Association of Canada.....	14,263 52	41,695 18	1,793 18	57,751 88
	Totals.....	192,872 50	608,456 30	371,071 98	1,172,400 78

(a) Including \$18,959.49 investment reserve fund. (b) Including \$125,000 investment reserve and surplus reinsurance fund.

SESSIONAL PAPER No. 9

Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

LIABILITIES AT DECEMBER 31, 1919.

Excess Assets over Liabilities.	Capital Stock paid in cash.	Nature of Business.	No.
\$ cts	\$ cts		
268,647 75	100,100 00	Steam Boiler.	1
19,267 42	25,216 74	Plate Glass.	2
517,110 25	446,862 60	Title.	3
263,210 43	200,000 00	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	4
42,400 02	62,275 00	Auto, Live Stock, and Plate Glass.	5
2,058,529 16	304,600 00	Guarantee.	6
98,747 60	64,565 00	Combined Accident and Sickness.	7
91,399 80	99,500 00	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness.	8
26,095 25	35,000 00	Combined Accident and Sickness.	9
3,385,407 68	1,338,119 34		

10 GEORGE V, A. 1920

TABLE XXXV.—Showing the Assets in Canada, and their nature of Companies other than Steam Boiler

BBITISH AND FOREIGN COMPANIES—ASSETS—

No	Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
		\$ cts	\$ cts	\$ cts	\$ cts.
1	American and Foreign Marine.....	None.	None.	26,000 00	None.
2	American Surety.....	None.	None.	82,000 00	None.
3	British and Foreign Marine.....	None.	None.	108,760 00	None.
4	Continental Casualty.....	None.	None.	25,000 00	None.
5	Excess.....	None.	None.	156,733 33	None.
6	Federal.....	None.	None.	50,000 00	None.
7	Fidelity and Casualty.....	None.	None.	283,510 33	None.
8	Hartford Steam Boiler.....	None.	None.	39,600 00	None.
9	International Fidelity.....	None.	None.	5,000 00	None.
10	Lloyds Plate Glass..	None.	None.	87,408 00	None.
11	Loyal Protective.....	None.	None.	42,660 00	None.
12	Maryland Assurance.....	None.	None.	127,000 00	None.
13	Maryland Casualty.....	None.	None.	322,635 91	None.
14	National Provincial Plate Glass	None.	None.	20,011 73	None.
15	National Surety Company.....	None.	None.	135,730 00	None.
16	New York Plate Glass.....	None.	None.	29,840 00	None.
17	Ocean Marine.....	None.	None.	95,659 20	None.
18	Preferred Accident.....	None.	None.	74,250 00	None.
19	Railway Passengers.....	None.	None.	219,475 11	None.
20	Ridgely Protective.....	None.	None.	27,700 00	None.
21	Security Mutual Casualty.....	None.	None.	34,800 00	None.
22	Travelers Indemnity of Hartford.....	None.	None.	281,035 00	None.
23	United Commercial Travelers.....	None.	None.	27,810 00	None.
24	United States Fidelity and Guaranty.....	None.	None.	338,875 00	None.
25	Western Casualty.....	None.	None.	20,000 00	None.
	Totals.....	None.	None.	2,661,493 61	None.

SESSIONAL PAPER No. 9

Canadian transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Insurance, Insurance, etc.

IN CANADA AT DECEMBER 31, 1919.

Cash on hand and in Banks deposited with Governments.	Interest Due and Accrued.	Agents' Balances and Premiums Uncollected.	Other Assets.	Total Assets.	Nature of Business.	No.
\$ cts	\$ cts	\$ cts	\$ cts	\$ cts		
2,251 09	None.	None.	None.	28,251 09	Inland Transportation.	1
16,345 93	2,000 00	4,670 53	None.	105,016 46	Burglary and Guarantee.	2
None.	780 00	None.	None.	109,540 00	Sprinkler Leakage.	3
153 56	572 60	3,430 14	None.	29,156 30	Accident, Auto and Sickness.	4
3,227 39	None.	None.	None.	159,960 72	Hail.	5
None.	458 33	None.	None.	50,458 33	Hail.	6
16,401 26	2,951 13	26,580 79	None.	329,443 51	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	7
None.	None.	None.	None.	39,600 00	Steam Boiler.	8
None.	None.	None.	None.	5,000 00	Guarantee.	9
None.	1,057 78	2,641 81	None.	91,107 59	Plate Glass.	10
31,465 10	593 75	None.	1,500 00	76,218 85	Combined Accident and Sickness.	11
4,267 59	1,316 66	11,741 67	None.	144,325 92	Accident and Sickness.	12
86,364 70	1,528 68	37,180 82	None.	447,710 11	Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.	13
None.	None.	None.	None.	20,011 73	Plate Glass.	14
67,695 97	1,916 67	3,290 34	None.	208,632 98	Guarantee.	15
573 37	2,510 87	None.	None.	32,924 24	Plate Glass.	16
None.	2,066 71	1,194 82	None.	98,920 73	Inland Transportation.	17
8,854 32	937 50	3,181 54	637 65	87,861 01	Accident, Auto and Sickness.	18
27,284 54	613 54	31,882 97	51,398 73	330,654 89	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	19
14,110 56	600 00	None.	None.	42,410 56	Combined Accident and Sickness.	20
None.	696 87	2,590 00	2,000 00	40,086 87	Accident.	21
11,513 77	3,608 43	34,487 19	None.	330,644 39	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	22
None.	None.	1,402 00	None.	29,212 00	Accident.	23
7,289 70	None.	52,527 04	2,000 00	400,691 74	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	24
1,456 35	183 73	525 30	700 00	22,865 38	Accident.	25
299,255 20	24,393 25	217,326 96	58,236 38	3,260,705 40		

TABLE XXXVI.—Showing the Liabilities in Canada of Companies other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

No	Companies.	Reserve for Unsettled Losses	Reserve of Unearned Premiums.	Sundry.	Total Liabilities.	Excess of Assets over Liabilities.	Nature of Business.	No
		\$ cts	\$ cts	\$ cts	\$ cts	\$ cts		
1	American and Foreign Marine	None	86 89	500 00	586 89	27,664 20	Inland Transportation.	1
2	American Surety	6,851 00	25,683 73	228 12	32,762 85	72,253 61	Burglary and Guarantee.	2
3	British and Foreign Marine	None	176 93	None.	176 93	109,363 07	Sprinkler Leakage.	3
4	Continental Casualty.	6,690 76	9,726 98	None.	16,417 74	12,738 56	Accident, Auto, and Sickness.	4
5	Excess	None.	None.	1,711 33	1,711 33	158,249 39	Hail.	5
6	Federal.	None	None.	600 00	600 00	49,858 33	Hail.	6
7	Fidelity and Casualty	58,362 62	152,627 25	10,336 95	221,326 82	108,116 69	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	7
8	Hartford Steam Boiler	None	None.	None.	None.	39,600 00	Steam Boiler.	8
9	International Fidelity	836 55	2,496 00	100 00	3,432 55	1,567 65	Guarantee.	9
10	Lloyds Plate Glass	3,723 49	39,110 70	1,000 00	43,840 19	47,267 40	Plate Glass.	10
11	Loyal Protective..	18,283 57	21,744 14	7,665 73	47,693 44	28,525 41	Combined Accident and Sickness.	11
12	Maryland Assurance	24,605 49	59,767 62	2,500 00	86,873 11	57,452 81	Accident and Sickness	12
13	Maryland Casualty	84,968 70	171,532 28	11,000 00	267,500 98	180,209 13	Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.	13
14	National Provincial Plate Glass	1,907 07	11,454 58	1,915 94	15,277 59	4,734 14	Plate Glass.	14
15	National Surety....	16,328 58	44,111 39	500 00	60,939 97	147,693 01	Guarantee.	15
16	New York Plate Glass	2,393 68	11,819 47	500 00	14,713 15	18,211 09	Plate Glass.	16
17	Ocean Marine.....	None.	None.	1,259 66	1,259 66	97,661 07	Inland Transportation.	17
18	Preferred Accident..	2,500 00	13,284 20	97 38	15,881 58	71,979 43	Accident, Auto and Sickness.	18
19	Railway Passengers	66,052 00	106,268 68	6,297 70	178,618 38	152,636 51	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	19
20	Ridgely Protective ..	6,275 22	2,797 21	4,535 07	13,607 50	28,803 06	Combined Accident and Sickness.	20
21	Security Mutual Casualty	3,206 37	2,762 40	15,205 40	21,174 17	18,912 70	Accident.	21
22	Travelers Indemnity of Hartford	116,408 19	150,562 79	18,696 81	285,667 79	44,976 60	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	22
23	United Commercial Travelers	818 61	None.	None.	818 64	28,393 36	Accident.	23
24	United States Fidelity and Guaranty	103,541 89	228,580 27	4,000 00	336,122 16	64,569 58	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	24
25	Western Casualty..	426 80	5,445 06	None.	5,871 86	16,993 52	Accident.	25
	Totals	524,180 42	1,060,044 57	88,650 09	1,672,875 08	1,587,830 32		

SESSIONAL PAPER No. 9

TABLE XXXVII.—Showing the Cash Income of Canadian Companies, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

INCOME (CASH) 1919.

No	Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stocks, etc.	Sundry.	Total. Cash Income.	No.
		\$ cts	\$ cts	\$ cts	\$ cts	
1	Boiler Inspection.....	128,743 62	17,899 61	877 19	147,520 42	1
2	Casualty Company of Canada.....	8,156 99	1,023 93	(a) 2,492 88	11,673 80	2
3	Chartered Trust and Executor.....	None.	39,372 65	(b) 101,369 13	140,741 78	3
4	Dominion Gresham.....	191,168 36	16,327 72	1,726 07	209,222 15	4
5	General Animals.....	75,197 96	3,275 65	(c) 250 00	78,723 61	5
6	Guarantee Company of North America.....	310,464 01	108,255 80	(c) 210,028 59	658,748 40	6
7	Merchants Casualty Company.....	458,273 78	9,056 77	(d) 4,878 27	472,208 82	7
8	Merchants' and Employers' Guarantee and Acct....	193,231 29	6,385 48	5,686 00	205,302 77	8
9	Protective Association of Canada.....	182,904 58	2,010 71	None.	184,915 29	9
	Totals.....	1,578,140 59	203,608 32	327,308 13	2,109,057 04	

(a) Including \$2,331.68 premium on capital stock and \$136.20 profit on sale of securities.
(b) Including \$1,398.10 profit on sale of securities.
(c) Profit on sale of securities.
(d) Including \$906.25 profit on sale of securities.
Received on account of capital stock not included in income:—
Casualty Company of Canada, \$3,703.32; Chartered Trust and Executor, \$214,375.61; Protective Association, \$10,000.

TABLE XXXVIII.—Showing the Cash Expenditure of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Steam Boiler Insurance, etc.

EXPENDITURE (Cash) 1919.

No.	Companies	Paid for Losses	Dividends or Bonuses to Stockholders	General Expenses	Total Cash Expenditure	c Excess of Income over Expenditure d The Reverse	Nature of Business	No.
		\$ cts	\$ cts	\$ cts	\$ cts	\$ cts		
1	Boiler Inspection	12,552 46	None	95,315 30	107,917 76	39,002 66	Steam Boiler	1
2	Casualty Company of Canada	3,897 06	None	5,958 46	9,855 52	1,818 28	Plate Glass	2
3	Chartered Trust and Executor	None	27,561 35	68,904 64	96,465 99	14,275 79	Title	3
4	Dominion Fireman	102,498 85	None	106,935 23	209,434 08	211 93	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness	4
5	General Annuals	29,657 63	None	37,517 95	67,175 58	11,548 03	Automobile, Live Stock and Plate Glass	5
6	Guarantee Company of North America	67,955 69	71,581 0	206,616 30	346,152 99	312,595 41	Guarantee	6
7	Merchants' Casualty Co.	214,158 47	None	268,170 98	482,329 45	10,120 63	Combined Accident and Sickness	7
8	Merchants' and Employers' Guarantee and Accident	131,990 64	None	98,228 64	230,219 28	24,916 51	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness	8
9	Protective Association of Canada	119,436 91	None	59,690 22	179,127 13	5,788 16	Combined Accident and Sickness	9
	Totals	682,167 71	99,142 35	947,367 72	1,728,677 78	380,379 26		

TABLE XXXIX.—Showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

No.	Companies.	Income (Cash), 1919.				Expenditure (Cash), 1919.				No.
		Net Cash for Premiums.	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure.	Excess of Income over Expenditure	
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	American and Foreign Marine	31,678 90	None.	None.	31,678 90	22,050 99	7,302 99	29,353 98 ^e	2,324 92	1
2	American Surety	61,322 83	3,340 00	None.	64,662 83	56,738 40	7,474 17	64,212 57 ^e	450 26	2
3	British and Foreign Marine	312 00	4,680 00	None.	4,992 00	1,161 51	95 31	1,256 82	3,735 18	3
4	Continental Casualty	67,284 11	1,312 50	None.	68,596 61	33,589 72	26,124 69	59,714 41 ^e	8,882 20	4
5	Excess...	131,376 68	62 50	None.	131,439 18	75,578 58	43,551 59	119,130 17 ^e	12,309 01	5
6	Federal...	44,564 16	None.	None.	44,564 16	38,148 99	14,203 42	52,352 41 ^d	7,788 25	6
7	Fidelity and Casualty	299,029 88	None.	None.	299,029 88	125,815 69	159,483 78	285,299 47 ^e	13,730 41	7
8	Hartford Steam Boiler	1,200 00	1,350 00	None.	2,550 00	None.	None.	None.	2,550 00	8
9	International Fidelity	6,808 25	None.	None.	6,808 25	2,339 98	341 04	2,681 02 ^e	4,127 23	9
10	Lloyds Plate Glass	45,851 69	4,188 00	None.	53,039 69	33,484 03	26,267 40	59,751 43 ^d	6,711 74	10
11	Loyal Protective	136,413 22	2,234 51	16,521 25	155,168 98	89,129 63	64,092 96	153,222 59 ^e	1,946 39	11
12	Maryland Assurance	152,405 18	5,160 91	None.	157,566 09	105,706 43	57,954 17	163,660 60 ^d	6,094 51	12
13	Maryland Casualty	353,077 03	17,076 65	None.	370,153 68	132,018 19	116,969 70	248,987 89 ^e	121,165 79	13
14	National Provincial Plate Glass	15,679 68	None.	None.	15,679 68	9,802 88	7,664 18	17,467 06 ^d	1,787 38	14
15	National Surety	104,620 17	7,688 24	None.	112,308 41	16,258 84	30,805 55	47,064 39 ^e	65,244 02	15
16	New York Plate Glass	18,640 89	1,280 43	None.	19,921 32	12,929 41	8,361 47	21,290 88 ^d	1,369 56	16
17	Ocean Marine	9,637 21	4,650 10	None.	14,287 31	23,389 71	2,364 78	25,754 49 ^d	11,467 18	17
18	Preferred Accident	30,680 89	59 60	None.	30,740 49	9,499 85	22,941 06	32,440 91 ^d	1,700 42	18
19	Railway Passengers	283,873 72	703 31	None.	284,577 03	111,378 70	147,760 43	259,139 13 ^e	25,437 90	19
20	Ridgely Protective	65,081 54	1,398 23	5,128 50	71,608 27	49,853 03	15,195 47	65,048 50 ^e	6,559 77	20
21	Security Mutual Casualty	10,269 22	2,029 44	None.	12,298 66	5,275 41	684 78	5,960 19 ^e	6,338 47	21
22	Travelers Indemnity of Hartford	333,677 63	12,501 83	None.	346,179 46	119,141 04	137,860 99	257,002 03 ^e	89,177 43	22
23	United Commercial Travelers	22,640 00	1,440 00	None.	24,080 00	7,046 23	2,646 36	9,692 59 ^e	14,387 41	23
24	United States Fidelity and Guaranty	528,361 93	22,389 57	None.	550,751 50	196,842 80	242,207 62	439,050 42 ^e	111,701 08	24
25	Western Casualty	14,243 18	975 00	None.	15,218 18	973 45	9,310 12	10,283 57 ^e	4,934 61	25
	Totals	2,771,729 99	94,520 82	21,649 75	2,887,900 56	1,278,153 49	1,151,664 03	2,429,817 52 ^e	458,083 04	

10 GEORGE V, A. 1920

TABLE XL.—Showing the net amounts received in Canada by

No	Companies.	Accident.	Accident and Sickness combined	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Burglary.	Liability.	Explosion.
	<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia.....							
2	Boiler Inspection.....							
3	*British America.....			38,728	36,071			
4	Canada Accident.....	57,687		32,810	49,189	4,616	200,892	
5	Canada Security.....							
6	Canadian Fire.....			10,547				
7	*Canadian Indemnity.....							
8	*Canadian Surety.....			4,664	14,743	10,669		
9	Casualty Company of Can.							
10	Chartered Trust and Executor.							
11	Dominion Fire.....			820				
12	Dominion Gresham....	34,144			43,515	50,600	23,183	
13	Dominion of Can. Guar. and Acct..	253,043		60,378	95,703	6,198		
14	*General Accident of Canada.....	48,381	78,165		145,530		81,399	
15	*General Animals....				857			
16	Globe Indemnity..	190,496			113,400	3,341	24,321	
17	*Guarantee Co. of North America....							
18	Guardian Ins. Co. of Canada	37,654		30,939	84,083	11,790	52,200	
19	Imperial Guarantee & Acct. Co	150,945		30,206	41,954		2,006	
20	*London and Lancashire Gtee & Acct. Co. of Canada.....	102,437		11,419	73,921		24,439	
21	Merchants Casualty....		458,274					
22	Merchants' and Employers'..	3,284	45,583		31,217		96,499	
23	Mount Royal.							
24	North American Accident	47,363		17,817	45,258	900	234,182	
25	Protective Association of Can.....		182,905					
26	*Western Assurance.....			54,527	30,854			19,090
	Totals..	925,694	764,927	292,855	806,281	88,114	955,130	19,090

*This Company also transacts business outside of Canada.

SESSIONAL PAPER No. 9

all Companies for Casualty Premiums.

Guarantee.	Hail.	Inland Trans- portation	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
....	23,981	..	..	..	..	128,744	..	..	23,981	1
..	64,684	15,735	..	..	..	..	..	..	128,744	2
12,843	..	..	16,550	36,723	..	..	..	..	155,218	3
..	171,175	..	..	..	..	..	..	..	411,310	4
..	..	..	..	..	..	..	..	..	171,175	5
..	140,214	..	..	..	..	..	..	..	10,547	6
88,732	..	..	4,389	..	..	..	..	F. None.	140,214	7
..	..	..	8,157	..	..	..	..	..	123,197	8
..	..	..	..	..	..	..	..	T. None.	8,157	9
..	46,335	..	..	..	..	..	..	..	None.	10
6,440	..	..	1,597	31,429	..	..	..	..	47,155	11
48,515	..	..	30,795	162,998	..	..	..	..	191,168	12
10,171	36,401	..	..	30,078	..	46,949	..	..	657,630	13
..	..	..	8,413	..	..	..	..	L.S. 65,657	477,074	14
13,073	..	..	..	137,295	..	..	..	..	74,907	15
107,450	..	..	..	..	..	..	..	..	697,932	16
8,844	..	..	11,847	38,994	..	..	..	..	107,450	17
41,617	..	..	5,849	116,272	..	..	..	..	276,360	18
..	..	..	..	..	..	..	..	..	388,849	19
50,719	..	..	18,839	80,950	..	..	..	..	362,724	20
..	..	..	13,601	3,047	..	..	..	..	458,274	21
..	..	..	15,757	..	..	..	..	..	193,231	22
..	..	..	23,349	30,903	..	..	..	..	15,757	23
..	..	..	..	..	..	..	..	..	399,772	24
..	..	24,872	..	..	..	..	..	..	182,905	25
..	..	..	..	..	..	..	..	..	129,343	26
388,404	482,790 [†]	40,607	159,143	668,689	..	175,693	..	65,657	5,833,074	

F.—Forgery Insurance.
L.S.—Live Stock; T.—Title.

10 GEORGE V, A. 1920

TABLE XLI.—Showing the net amounts received in Canada by

No	Companies	Accident.	Accident and Sickness combined	Auto-mobile (including Fire Risk)	Auto-mobile (excluding Fire Risk)	Burglary.	Liability.	Explosion.
	<i>British and Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Ætna Insurance.			17,291				
2	Alliance Assurance.....	23,613		19,104	16,588	478	29,491	
3	Alliance Insurance.			465				
4	American Alliance			166				
5	American and Foreign Marine.							
6	American Central.....							
7	American Lloyds.....							
8	American Surety					1,625		
9	British and Foreign.							
10	British Crown...			113,865				
11	British Traders.....			9,920	15,324			
13	Car and General.....	732		7,087	1,303		1,114	
13	Columbia			62,519				
14	Connecticut Fire.....							
15	Continental Casualty..	37,975			9,353		19,434	
16	Continental Insurance..							8,558
17	Eagle, Star and British Dominions							
18	Employers' Liability.....	129,790		73,070	219,867	3,993	532,839	450
19	Excess.....							
20	Federal.....							
21	Fidelity and Casualty	55,632			29,347	31,388	5,625	
22	Fidelity-Phenix..							8,331
23	Fireman's Fund.			16,025				
24	General Accident, Fire and Life.			31,424				
25	Glens Falls.			36,448				45,248
26	Globe and Rutgers			420	None			130,815
27	Great American.....			35,361				7,052
28	Hartford Fire			36,408				46,807
29	Hartford Steam Boiler.....							
30	Home Insurance.			75,098				106,084
31	Insurance Co. of North America			49,847	4,792			103,570
32	Insurance Co. of State of Pa..							
33	International Fidelity..							
34	Law, Union and Rock	27,650			26,075	3,382	30,543	
35	Lloyds Plate Glass..							
36	London Guarantee and Accident	113,643		38,092	116,980		192,119	
37	London and Lancashire Fire.			42,231				
38	Loyal Protective		136,413					
39	Marine Insurance Co..			71,205				
40	Maryland Assurance..	68,792						
41	Maryland Casualty..	— 225			43,011	86,867	111,269	
42	Merchants Fire.							
43	Motor Union.....	26		28,520				
44	National-Ben Franklin.			516				
45	National Fire of Hartford..							
46	National Provincial Plate Glass..							
47	National Surety...							
48	National Union.....							
49	Newark.....			358	154			
50	New Jersey.....			2,632				
51	New York Plate Glass..							
52	Niagara Fire.....			6,617	455			21,144
53	Northern Assurance..	42						
54	Northwestern Mutual			133				
55	Northwestern National.			30,035				
56	Norwich Union Fire.	56,554		62,581	77,214		30,364	
57	Ocean Accident....	175,512		81,809	124,746	3,478	148,495	
58	Ocean Marine..							
59	Phoenix Insurance			25,978				
60	Preferred Accident....	5,476			20,484			
61	Providence Washington..			16,728	5,054			16,177
62	Queen of America..			50,961	18,745			
63	Railway Passengers..	53,503			67,513	319	92,158	
64	Ridgely Protective.		65,082					
65	Royal Exchange.	11,462		53,871	51,841		9,722	
66	St. Paul and Fire Marine...			62,832				
67	Scottish Metropolitan..	3,995		3,175	5,646		54,746	
68	Scottish Union and National.			18,767				1,483
69	Security Mutual Casualty.						10,269	
70	Springfield Fire and Marine.			151				
71	Travelers Indemnity.....	40,263			104,260	33,903		
72	Travelers Insurance	203,658					159,376	
73	Union Assurance...							
74	Union of Canton			26,005	30,550			
75	Union Marine..			9,388				
76	United Commercial Travelers.	22,640						
77	United States Fidelity and Guaranty	20,171			61,402	77,895	91,372	
78	United States Fire.....			None				
79	Westchester.....							
80	Western Casualty.....	14,243						
81	Yorkshire.	23,349			45,521		77,987	
	Totals.....	1,118,496	201,495	1,217,103	1,096,625	243,328	1,596,923	495,718

SESSIONAL PAPER No. 9

all Companies for Casualty Premiums—*Concluded.*

Guarantee.	Hail.	Inland Trans- portation	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
21,274	82,680		1,785	25,105			1,363		18,654	1
									220,121	2
									465	3
									166	4
		31,679							31,679	5
							739		739	6
59,698					768				768	7
		None.			312				61,323	8
									312	9
	47,156								113,865	10
	154,444			633					72,400	11
		9,414							165,313	12
	108,516								71,933	13
				522					108,516	14
	108,038								67,284	15
	51,595						560		117,156	16
50,113	105,666			83,967					51,595	17
	131,377								1,229,755	18
	44,564								131,377	19
			13,749	96,025		37,264			44,564	20
	96,434						1,840		299,030	21
		4,872							166,615	22
	8,826								20,897	23
	161,679						2,339		40,250	24
		164							245,714	25
	38,816				None		1,297		131,399	26
	420,942	44,401			20,193		18,083		82,526	27
						1,200			586,834	28
	472,251				7,507		28,966		1,200	29
		12,367							689,905	30
							1,330		170,576	31
6,808									1,330	32
			3,435	11,213					6,808	33
			48,852						102,298	34
123,430	50,637			33,580					48,852	35
									688,481	36
									42,231	37
		37,415							136,413	38
				83,613					108,620	39
44,174			8,062	None	34,270	25,649			152,405	40
	44,562								353,077	41
									44,562	42
									28,546	43
									516	44
							525		525	45
			15,680						15,680	46
104,620									104,620	47
							548		548	48
									512	49
									2,632	50
			18,641						18,641	51
							44		28,260	52
									42	53
	212								133	54
							400		30,647	55
27,593			9,385	47,358					283,456	56
			49,099	82,128					692,860	57
		9,637							9,637	58
				4,721					25,978	59
									30,681	60
		19							37,959	61
17,558			26,518	26,305					69,725	62
									283,874	63
				6,977					65,682	64
		34,611					14,333		133,873	65
11,705				3,985					111,776	66
					1,341		1,179		83,252	67
									22,770	68
					781		2,101		10,269	69
			3,297	102,573		49,382			3,033	70
									333,678	71
									363,034	72
	26,153	8,420							8,420	73
		54,405							137,113	74
									9,388	75
252,258			9,114	16,200					22,640	76
									528,362	77
	108,516								None	78
									108,516	79
									14,243	80
			8,392	17,899				L.S. 32,942	206,090	81
749,181	2,262,852	247,404	216,009	642,807	65,172	113,495	75,647	32,942	10,375,197	

L.S.—Live Stock.

10 GEORGE V, A. 1920

TABLE XLII.—Showing the net amounts paid in Canada by all

Companies.		Accident.	Accident and Sickness combined	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Burglary	Liability.	Explosion.
Canadian Companies.		\$	\$	\$	\$	\$	\$	\$
1	Aca lia							
2	Bouler Inspection.							
3	*British America			32,781	21,612			
4	Canada Accident	23,824		14,787	16,46	3,282	166,628	
5	Canada Security							
6	Canadian Fire			4,997				
7	*Canadian Indemnity.							
8	*Canadian Surety			3,629	2,530	2,952		
9	Casualty Company of Can							
10	Chartered Trust and Executor							
11	Dominion Fire			294				
12	Dominion Gresham...	12,724			21,733	32,570	8,407	
13	Dominion of Can. Guar. and Acet	68,959		26,496	34,309	2,503		
14	*General Accident of Canada..	22,219	4,888		69,346		47,200	
15	*General Annals.				74			
16	Globe Indemnity.	89,947			43,508	1,374	139,789	
17	*Guarantee Co. of North America....							
18	Guardian Ins. Co. of Canada.....	19,18		23,460	40,505	11,129	50,403	
19	Imperial Guarantee & Acet	83,252		14,850	17,658		None	
20	*London and Lancashire Gtee & Acet Co of Canada	30,687		968	27,145		10,635	
21	Merchants Casualty		214,158					
22	Merchants' and Employers'	754	26,659		11,127		78,581	
23	Mount Royal							
24	North American Accident	16,541		9,857	19,114	82	167,321	
25	Protective Association of Can		119,437					
26	*Western Assurance.....			24,062	11,883			None.
Totals		359,087	401,092	156,181	337,004	53,892	668,964	None.

*This Company also transacts business outside of Canada.

SESSIONAL PAPER No. 9

Companies for Casualty losses.

Guarantee.	Hai	Inland Trans- portation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
..	15,532					12,572			15,532	1
..									12,572	2
..	47,357	5,630							107,380	3
4,514			12,780	34,479					276,754	4
..	96,461								96,461	5
..									4,997	6
..	66,227								66,227	7
9,753			2,525					F. None.	21,389	8
..			3,897						3,897	9
..								T. None.	None.	10
..	44,044								44,338	11
4,267			198	22,600					102,499	12
3,217			23,472	93,217					252,173	13
None.	29,217			20,168		2,747			231,735	14
..			1,014					L.S. 28,570	29,658	15
3,845				100,494					378,957	16
21,235									21,235	17
5,052			6,774	29,636					177,139	18
3,351			4,365	68,588					192,064	19
5,466			12,933	56,539					144,373	20
..									214,158	21
..			13,024	1,846					131,991	22
..			3,820						3,820	23
..			15,860	19,472					248,277	24
..									119,437	25
..		7,197							43,142	26
60,700	298,838	12,827	100,692	447,039	None.	15,319	None.	L.S. 28,570	2,940,205	

10 GEORGE V, A. 1920

TABLE XLIII.—Showing the net amounts paid in Canada

	Companies.	Accident.	Accident and Sickness combined	Auto- mobile including Fire Risk)	Auto- mobile (excluding Fire Risk)	Burglary	Liability	Explosion
		\$	\$	\$	\$	\$	\$	\$
1	<i>British and Foreign Companies.</i>							
2	Etna Insurance.....			9,953				
3	Alliance Assurance.....	3,734		9,715	6,266	None	11,958	
4	Alliance Insurance.....			None.				
5	American Alliance.....			None.				
6	American and Foreign Marine.....							
7	American Central.....							
8	American Lloyds.....							
9	American Surety.....					81		
10	British and Foreign.....							
11	British Crown.....			108,611				
12	British Traders.....			3,523	5,223			
13	Car and General.....	34		2,085	319		None	
14	Columbia.....			23,938				
15	Connecticut Fire.....							
16	Continental Casualty.....	16,458			1,329		None	
17	Continental Insurance.....							None
18	Eagle Star and British Dominions							
19	Employers' Liability.....	41,247		33,443	84,800	571	340,522	None
20	Excess.....							
21	Federal.....							
22	Fidelity and Casualty.....	20,245			9,334	21,043	64	
23	Fidelity-Phoenix.....							None
24	Fireman's Fund.....			6,210				
25	General Accident, Fire and Life....			9,912				
26	Glens Falls.....			21,900				680
27	Globe and Rutgers.....			None.	None.			145
28	Great American.....			16,768				None
29	Hartford Fire.....			12,390				36
30	Hartford Steam Boiler.....							
31	Home Insurance.....			45,943				16
32	Insurance Co. of North America			17,620	5,873			91
33	Insurance Co. of State of Pa.....							
34	International Fidelity.....							
35	Law, Union and Rock.....	10,217			11,375	2,331	13,468	
36	Lloyds Plate Glass.....							
37	London Guarantee and Accident	76,255		24,944	43,363		156,745	
38	London and Lancashire Fire			18,961				
39	Loyal Protective.....		89,15					
40	Marine Insurance Co.....			48,066				
41	Maryland Assurance.....	28,155						
42	Maryland Casualty.....	834			14,621	13,958	50,674	
43	Merchants' Fire.....							
44	Motor Union.....	None.		3,912				
45	National-Ben Franklin.....			8,046				
46	National Fire of Hartford.....							
47	National Provincial Plate Glass.....							
48	National Surety.....							
49	National Union.....							
50	Newark.....			437	None.			
51	New Jersey.....			134				
52	New York Plate Glass.....							
53	Niagara Fire.....			2,742	200			175
54	Northern Assurance.....	None.						
55	Northwestern Mutual.....			None				
56	Northwestern National..			11,759				
57	Norwich Union Fire.....	20,842		40,422	32,729		17,245	
58	Ocean Accident.....	77,071		29,872	50,967	375	78,500	
59	Ocean Marine.....							
60	Phoenix Insurance.....			13,476				
61	Preferred Accident.....	744			6,200			
62	Providence Washington.....			20,099	3,339			None
63	Queen of America.....			25,301	9,966			
64	Railway Passengers.....	13,704			21,439	302	45,817	
65	Ridgely Protective.....		49,85					
66	Royal Exchange.....	5,396		37,028	30,766		12,013	
67	St. Paul Fire and Marine.....			33,782				
68	Scottish Metropolitan..	385		2,858	2,948		20,674	
69	Scottish Union and National.....			6,268				None
70	Security Mutual Casualty.....						5,275	
71	Springfield Fire and Marine.....			None.				
72	Travelers Indemnity.....	8,551			43,672	1,379		
73	Travelers Insurance.....	36,654					64,318	
74	Union Assurance.....							
75	Union of Canton.....			10,584	14,109			
76	Union Marine.....			3,337				
77	United Commercial Travelers.....	7,046						
78	United States Fidelity and Guaranty.	2,640			36,595	19,277	34,010	
79	United States Fire...			None.				
80	Westchester.....							
81	Western Casualty.....	973						
	Yorkshire.....	5,321			12,439		37,285	
	Totals..	376,506	138,993	664,048	447,908	59,317	889,103	1,152

SESSIONAL PAPER No. 9

by all Companies for Casualty losses—*Concluded.*

Guarantee.	Hail	Inland Trans- portation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	
6,792	65,267		96	14,162			3,124		13,027	1
									117,940	2
									None	3
		22,051							None	4
							1,577		22,051	5
					7,168				1,577	6
56,657									7,168	7
		-263			1,425				56,738	8
									1,162	9
	32,244								108,611	10
	90,132			87					40,990	11
		1,301							92,657	12
	69,010								25,239	13
				15,803					69,010	14
	91,967						None.		33,590	15
	21,876								91,967	16
35,677	91,832			45,825					21,876	17
	75,579								673,917	18
	38,149								75,579	19
			4,993	59,118		10,479			38,149	20
	76,013						None.		125,816	21
		10,008							76,013	22
	3,651								16,218	23
	68,760	None.						776	13,563	24
									92,194	25
	21,990				None.				145	26
	281,722	28,412			8,691		2,474		41,232	27
						None.	37,354		368,605	28
	300,898				2,429				None	29
		4,297					24,600		373,886	30
									27,881	31
2,340							289		289	32
			4,634	12,902					2,340	33
			33,484						54,927	34
12,708	46,614			18,909					33,484	35
									379,498	36
		34,725							18,961	37
				77,551					89,130	38
29,877			4,758	2,441	14,672	183			82,794	39
	19,205								105,706	40
									132,018	41
									19,205	42
									3,902	43
									8,046	44
			9,803				40		40	45
16,259									9,803	46
									16,259	47
							700		700	48
									437	49
			12,929						134	50
							14		12,929	51
									3,221	52
									None	53
									None	54
							185		11,944	55
803			6,309	29,402					146,949	56
			24,414	43,785					305,856	57
		23,390							23,390	58
				2,550					13,476	59
									9,500	60
		None.							23,438	61
-1,178			12,762	18,533					35,267	62
				5,276					111,379	63
		11,117					16,513		49,853	64
None.				683					90,479	65
					83		None.		61,412	66
									27,548	67
									7,106	68
					None.		100		5,275	69
			2,459	60,345		2,735			100	70
									119,141	71
									100,972	72
	27,424	19							19	73
		90,450							142,567	74
									3,337	75
									7,046	76
91,861			4,072	8,379					196,843	77
									None	78
	69,044								69,044	79
									973	80
			4,727	9,991				L.S. 16,531	86,204	81
251,796	1,491,377	225,510	125,440	425,742	35,223	13,397	87,746	16,531	5,249,841	

TABLE XLIV-ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1919.

No.	Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims.		No.
									Not Resisted.	Resisted.	
1	Alliance Assurance	\$ 23,613		\$ 5,093,949		\$ 4,512,850	\$ 6,251	\$ 3,731	\$ 2,575	None.	1
2	Canada Accident	57,687		23,323,114		11,022,605	27,863	23,821	14,491	5,000	2
3	Car and General	732		315,750		264,451	31		None	None.	3
4	Continental Casualty	37,975					19,254			None.	4
5	Dominion Fire-Ins.	31,404	5,943	15,685,000	4,652	9,477,700	17,711	16,438	4,789	None.	5
6	Dominion of Canada Guarantee and Accident	233,043		49,609,278		40,316,503	73,700	12,724	9,443	None.	6
7	Employers' Liability	129,790		89,250,984		82,822,224	52,022	68,959	23,387	None.	7
8	Fidelity and Casualty	85,632	4,654	33,675,529	4,118	20,168,720	25,203	41,247	10,750	14,750	8
9	General Accident of Canada	48,381	4,451	12,727,957	3,171	7,973,114	18,032	22,219	11,886	None.	9
10	Globe Indemnity	190,496	40,676	59,172,240	25,230	49,820,150	79,417	89,947	21,500	None.	10
11	Guardian Insurance Company of Canada	37,654					12,227	10,180	3,515	500	11
12	Imperial Guarantee and Accident	150,945	15,485	25,403,820	9,718	19,183,940	78,214	83,232	13,236	13,000	12
13	Law Union and Rock	27,650		5,202,686		6,191,226	11,360	10,217	2,462	4,063	13
14	London Guarantee and Accident	113,643		23,061,332		18,883,500	74,310	76,245	18,205	None.	14
15	London and Lancashire Guarantee and Accident	122,437	9,075	26,342,197	7,608	21,197,646	41,319	30,687	18,628	None.	15
16	Maryland Assurance	68,792	5,85	18,545,021	4,717	15,439,701	23,522	28,155	10,392	None.	16
17	Maryland Casualty	-225					315	834	None	None.	17
18	Merchants' and Employers'	3,284	403	1,700,984	288	1,140,45	754	754	None	None.	18
19	Motor Union	26	8	20,000	5	12,500	None	None	None	None.	19
20	North American Accident	47,363	4,423	15,594,667	3,376	9,104,703	20,976	16,541	3,562	2,600	20
21	Northern Assurance	42					None	None	None	None.	21
22	Norwich Union Fire	56,554		17,501,198		11,175,904	21,531	20,812	3,260	None.	22
23	Ocean Accident and Guarantee	179,512		36,501,981		27,119,897	73,940	77,071	21,000	1,000	23
24	Preferred Accident	5,476		2,379,750		1,961,900	1,090	741	350	None.	24
25	Railway Passengers	53,503	3,838	11,504,075	2,824	7,733,775	13,052	13,704	4,975	None.	25
26	Royal Exchange	11,462	927	2,952,465	731	1,588,965	5,705	5,396	1,008	None.	26
27	Scottish Metropolitan	3,995	545	1,977,750	439	1,464,074	445	380	60	None.	27
28	Travelers' Indemnity.	40,263	3,760	9,835,229	2,280	8,678,769	10,318	8,551	2,970	None.	28
29	Travelers' Insurance.	23,658		6,772,324	7,965	59,075,922	26,219	26,651	19,016	None.	29
30	United Commercial Travelers	22,640	21,918	3,975,000	2,243	11,215,000	7,084	7,040	849	None.	30
31	United States Fidelity and Guaranty.	29,171	795	3,975,000		8,177,850	1,950	2,640	440	None.	31
32	Western Casualty	14,243		9,071,850			1,400	973	427	None.	32
33	Yorkshire	23,349	1,728	4,774,309	1,597	4,221,129	10,612	5,321	6,793	None.	33
	Totals	2,044,190					765,934	735,563	237,472	49,913	

ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1919

1	General Accident of Canada	78,167	7,483	1,687,700	607	375,600	36,486	40,838	5,148	None	1	
2	Loyal Protective	136,413	2,532		7,662		80,413	20,130	17,764	500	2	
3	Merchants Casualty	458,274	19,029	8,463,050	32,850	11,782,500	172,658	214,158	34,080	920	3	
4	Merchants' and Employers'	45,583	2,451	1,225,500	2,816	1,105,740	21,283	26,659	3,757	120	4	
5	Protective Association	182,905	13,460		13,466	7,337,500	106,711	119,437	14,264	None	5	
6	Ridgely Protective	65,82	3,443		3,443		35,128	49,853	6,273	None	6	
	Totals	966,422	48,404		6,964		452,679	54,675	81,268	1,560		

TABLE XLV ABSTRACT OF AUTOMOBILE EXCLUDING FIRE RISK INSURANCE IN CANADA FOR THE YEAR 1919.

No.	Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims.		No.
									Not resisted.	Resisted.	
1	Alliance Assurance	\$ 16,588		\$ 4,734,000		\$ 3,623,000	\$ 15,471	\$ 6,266	\$ 10,425	None.	1
2	British America	36,071					22,562	21,612	6,000	None.	2
3	British Traders	15,324		1,668,995		1,375,900	6,628	5,223	1,405	None.	3
4	Canada Accident	44,189		10,285,000		7,307,300	18,438	16,460	5,737	None.	4
5	Canadian Surety	14,743	667	4,639,525	555	2,565,863	4,290	2,530	2,015	None.	5
6	Car and General	1,303	79	790,000	25	250,000	0	319	375	None.	6
7	Continental Casualty	9,353					1,186	1,329	350	None.	7
8	Dominion Gresham.	43,515	1,952		757		24,715	21,733	7,572	None.	8
9	Dominion of Canada Guarantee and Accident	95,703	2,822		1,928		34,388	34,309	3,887	None.	9
10	Employers' Liability	219,867		43,655,000		30,111,500	90,800	81,800	16,120	18,880	10
11	Fidelity and Casualty	21,347	720	6,406,000	150	3,988,400	12,723	9,334	7,777	110	11
12	General Accident of Canada	116,530	5,847	33,250,000	4,387	22,439,110	87,749	69,346	40,402	None.	12
13	General Animals	837	175		156		74	74	None	None.	13
14	Globe and Rutgers	None		340	None	None	None	None	None	None.	14
15	Globe Indemnity	113,406	6,976	7,341,850	4,425	4,182,150	46,508	43,598	13,500	None.	15
16	Guardian Insurance Co. of Canada	84,083					37,361	40,505	15,471	None.	16
17	Imperial Guarantee and Accident	41,954	704	6,695,000	669	6,185,000	15,238	17,658	3,330	None.	17
18	Insurance Co. of North America.	4,792		104,500		77,600	6,270	5,873	397	None.	18
19	Lay Union and Rock	26,075	627		250		15,408	11,375	4,033	None.	19
20	London Guarantee and Accident	116,980		24,800,000		17,560,000	52,509	43,363	20,012	None.	20
21	London and Lancashire Guarantee and Accident	73,921	2,091		1,116		31,858	27,115	7,964	430	21
22	Marshall Casualty	43,011	959	4,866,300	746	3,741,300	13,172	14,621	5,035	None.	22
23	Merchants' and Employers'	31,217	628	6,280,000	364	3,640,000	11,222	11,127	1,869	1,975	23
24	Newark	154		24,000		20,000	None	None	None	None.	24
25	Niagara	455		20,380		17,380	359	290	70	None.	25
26	North American Accident	45,253		5,418,333		5,388,333	18,927	19,111	6,060	None.	26
27	Norwich Union	77,214	544	17,272,500	540	11,844,750	35,791	32,729	9,533	4,500	27
28	Ocean Accident	121,746		24,397,214		24,870,691	67,767	50,907	27,000	None.	28
29	Preferred Accident	20,484		2,250,000		1,529,000	7,705	6,206	1,500	None.	29
30	Providence Washington	5,051		75,000		59,900	3,498	3,339	809	None.	30
31	Queen...	18,745		650,000		425,000	12,391	9,966	3,325	None.	31
32	Railway Passengers	67,513	1,713	17,130,000	1,349	13,100,000	29,979	21,439	13,235	None.	32
33	Royal Exchange	51,841	1,052	10,520,000	873	4,860,000	32,754	30,766	5,301	None.	33
34	Scottish Metropolitan	5,616	118		97		2,308	2,948	-550	None.	34
35	Travelers' Indemnity of Hartford	194,200	2,733		1,364		63,381	43,672	102,763	None.	35
36	Union of Canton.	50,550		2,113,100		1,715,100	15,889	14,109	1,780	None.	36
37	United States Fidelity and Guaranty	61,402		2,999,500		2,288,375	40,049	36,595	9,335	None.	37
38	Western Assurance	30,854					19,383	11,883	7,500	None.	38
39	Yorkshire	45,521	1,230	1,230,000	686	180,000	21,989	12,439	17,550	None.	39
	Totals	1,902,906					944,629	784,972	378,908	25,895	

[illegible]

TABLE XLIV—ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1919.

No	Companies	Premiums for the Year	Number of Policies New and Renewed	Amount of Policies New and Renewed	Number of Policies in force at date	Net Amount in force at date	Losses incurred during the Year	Claims Paid	Unsettled Claims, Not registered	Unsettled Claims, Registered	No
		\$		\$		\$	\$	\$	\$	\$	
1	Continental Insurance	8,558		3,340,750		1,634,750	None	None	None	None	1
2	Employers' Liability	450		75,000		75,000	None	None	None	None	2
3	Fidelity-Phenix	8,331		2,059,750		935,750	None	None	None	None	3
4	Glens Falls	45,248		25,289,826		8,934,390	689	689	None	None	4
5	Globe and Rutgers	130,815		69,941,811		33,357,151	None	145	None	None	5
6	Great American	7,052		1,608,400		707,500	None	None	None	None	6
7	Hartford Fire...	46,807		30,160,983		17,293,150	36	36	None	None	7
8	Home Insurance	109,083	695	66,399,905	363	36,073,030	16	16	None	None	8
9	Insurance Co. of North America	103,570		59,567,193		16,611,531	91	91	None	None	9
10	Niagara Fire	21,141		23,767,811		4,039,351	175	175	None	None	10
11	Providence Washington	16,177		8,335,112		2,943,400	None	None	None	None	11
12	Scottish Union and National	1,485	90	1,912,492	28	450,400	None	None	None	None	12
13	Western	19,090		32,041,305		2,649,713	None	None	None	None	13
	Totals	514,808		324,500,248		125,668,116	1,007	1,152	None	None	

ABSTRACT OF FORGERY INSURANCE IN CANADA FOR THE YEAR 1919

Canadian Surety	None	1	14,000	1	14,000	None	None	None	None	None
Totals	None	1	14,000	1	14,000	None	None	None	None	None

ABSTRACT OF GUARANTEED INSURANCE IN CANADA FOR THE YEAR 1919.

1	Alliance Assurance	21,274		3,821,909		3,496,649	1,392	6,792	1,109	None	1
2	American Surety	59,698	6,337	8,981,353		3,823,212	22,194	56,657	4,076	2,500	2
3	Canadian Accident	12,843		1,099,752	6,910	759,131	3,514	1,514	1,300	None	3
4	Canadian Surety	88,732	8,036	21,146,800	6,300	12,652,649	5,997	9,753	9,070	612	4
5	Dominion Gresham	6,440	372	1,987,291	180	1,661,144	3,267	4,267	None	None	5
6	Dominion of Canada Guarantee and Accident	48,515		31,446,901		24,869,315	1,627	3,217	5,917	1,500	6
7	Employers' Liability	80,113		26,170,627		18,851,148	9,399	35,677	20,500	None	7
8	General Accident of Canada	10,171	200	6,993,539	156	5,050,989	824	None	824	None	8
9	Globe Indemnity	13,073	302	3,945,550	283	1,957,350	1,840	3,845	6,000	None	9
10	Guardian Co. of North America	107,450		51,162,528		38,488,852	10,476	21,255	6,450	10,000	10
11	Guardian Insurance Co. of Canada	8,841					1,772	5,052	1,565	None	11
12	Imperial Guarantee and Accident	41,617	1,100	12,330,167	1,097	10,912,794	9,051	3,351	9,300	900	12
13	International Fidelity	6,808	1,111	718,500	1,287	659,000	1,740	2,310	836	None	13
14	London Guarantee and Accident	123,430		38,773,968		32,305,791	7,443	12,708	10,800	25,000	14

SESSIONAL PAPER No. 9

15	London and Lancashire Guarantee and Accident	50,719	1,644	9,272,837	1,139	6,391,920	12,951	5,466	8,884	None.	15
16	Maryland Casualty	44,174	379	3,925,600	250	3,812,317	38,996	29,877	18,786	None.	16
17	National Surety Co.	104,620	1,561	21,279,356	1,196	17,374,378	21,636	16,259	16,329	None.	17
18	Ocean Accident and Guarantee	27,593		8,645,304		6,113,953	1,273	803	1,470	None.	18
19	Railway Passengers	17,558	458	4,310,039	438	3,048,953	-3,678	-1,178	650	3,000	19
20	Scottish Metropolitan	11,705	36	3,824,448	32	3,776,950	None.	None.	None.	None.	20
21	United States Fidelity and Guaranty	252,208		23,848,041		18,544,227	100,208	91,861	70,962	None.	21
	Totals	1,137,585					270,928	312,493	194,819	43,512	

GUARANTEE COMPANY OF NORTH AMERICA.

1	In Canada	107,450		51,462,528		38,488,852	19,476	21,235	6,450	10,000
2	In other Countries	233,014		134,313,863		90,774,606	85,364	46,721	64,301	2,000
	Totals	340,464		185,776,391		129,263,458	104,840	67,956	70,751	12,000

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1919.

1	Acadia Fire	23,981		1,720,810	None.	None	15,532	15,532	None	None	1
2	Alliance Assurance	82,080		1,519,866	None.	None	65,267	65,267	None	None	2
3	British America	64,084			None.	None	47,357	47,357	None	None.	3
4	British Traders	47,156		867,130	None.	None	32,244	32,244	None	None.	4
5	Canada Security	171,175		2,640,188	None.	None	96,794	96,461	550	250	5
6	Canadian Indemnity	140,214	1,838	2,687,521	None.	None	66,227	66,227	None	None	6
7	Car and General	154,414		2,300,663	None.	None	90,132	90,132	75	None	7
8	Connecticut Fire	108,516		4,974,720	None.	None	69,077	69,010	None	None	8
9	Continental Insurance	108,038		2,146,486	None.	None	91,967	91,967	None	None.	9
10	Dominion Fire	46,335		1,214,127	None.	None	44,044	44,044	None	None.	10
11	Eagle Star and British Dominions	51,595		82,424,344	None.	None	21,876	21,876	None	None	11
12	Employers' Liability	105,666		3,771,316	None.	None	91,832	91,832	None	None	12
13	Express	131,377	1,613	2,292,887	None.	None	75,579	75,579	None	None	13
14	Federal	44,504		750,241	None.	None	38,149	38,149	None	None	14
15	Fidelity Phoenix	96,434		1,160,943	None.	None	76,013	76,013	None	None	15
16	General Accident of Canada	36,401		782,618	None.	None	29,302	29,217	85	None	16
17	General Accident Fire and Life	8,826	569	151,478	None.	None	3,651	3,651	39	None	17
18	Glen Falls	161,679			None.	None	68,760	68,760	1,200	None	18
19	Great American	38,816		377,546	None.	None	19,204	21,990	None	None	19
20	Hartford Fire	420,912		6,902,308	None.	None	281,791	281,722	69	None	20
21	Home Insurance	172,251	5,113	7,163,299	None.	None	295,914	300,898	538	None	21
22	London Guarantee and Accident	50,637		935,343	None.	None	46,614	46,614	None	None	22
23	Merchants Fire	44,502		889,792	None.	None	19,205	19,205	None.	None.	23
24	Northwestern National	212			None.	None	None	None.	None.	None.	24
25	Union of Canton	26,153		624,235	None.	None	27,124	27,424	71	None	25
26	Westchester	108,516		3,626,151	None.	None	69,118	69,044	None	None	26
	Totals	2,745,642			None.	None	1,784,312	1,790,215	2,630	250	

TABLE XLIV—ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1919.

No.	Companies	Premiums for the Year.	Number of Policies Now and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at Date	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims.		No.
									Not registered.	Registered.	
		\$		\$		\$	\$	\$	\$	\$	
1	American and Foreign Marine	31,679	233	233,954,799	5	64,936	22,054	22,054	None	None	1
2	British America	15,735					5,630	5,630	None	None	2
3	British and Foreign Marine	None					—263	—263	None	None	3
4	Columbia	9,414		36,728,052		123,070	2,800	1,301	1,500	None	4
5	Fireman's Fund	4,872		988,204		216,050	7,575	10,008	5,121	None	5
6	Globe and Rutgers	164		7,800		7,800	None	None	None	None	6
7	Hartford Fire	44,401		100,480		25,350	26,902	25,412	742	None	7
8	Insurance Co. of North America	12,367		915,529		162,381	4,319	4,297	250	None	8
9	Marine	37,415		149,958,659		None	34,728	34,728	None	None	9
10	Ocean Marine	9,637		69,741,522		None	23,390	23,390	None	None	10
11	Queen of America	19		175,350		None	None	None	None	None	11
12	St. Paul Fire and Marine	34,611		112,192,312		2,434,567	11,887	11,117	2,347	None	12
13	Union Assurance Society	8,420		20,081,281		75,000	19	19	None	None	13
14	Union of Canton	54,405		34,157,383		3,545,234	114,903	90,450	24,453	None	14
15	Western	24,872					7,400	7,197	265	None	15
	Totals	288,011					261,399	238,337	29,676	None	

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1919.

1	General Animals	65,657	2,822	1,820,547	1,731	951,690	28,774	28,570	3,980	175
2	Yorlshire	32,942	744	725,839	506	339,357	14,603	16,531	1,355	None
	Totals	98,599	3,566	2,546,406	2,237	1,291,047	43,377	45,101	5,344	175

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1919.

1	Alliance Assurance	1,785					246	96	150	None	1
2	Canada Accident	16,550					12,571	12,780	1,880	None	2
3	Canadian Surety	4,389	342		522	000,000	2,951	2,525	355	None	3
4	Casualty Company of Canada	8,157					1,822	3,897	1,582	None	4
5	Dominion Gresham	1,597	160		134		198	198	None	None	5
6	Dominion of Canada Guarantee and Accident	30,795					23,657	23,472	3,697	None	6
7	Fidelity and Casualty	13,749	1,049	570,220	623	750,219	4,631	4,993	1,341	None	7
8	General Animals	8,413	487		412		1,355	1,014	342	None	8
9	Guardian Insurance Co. of Canada	11,847					7,440	6,774	1,218	None	9

SESSIONAL PAPER No. 9

10	Imperial Guarantee and Accident.....	5,849	360		399	4,535	4,365	575	None.	10
11	Law Union and Rock.....	3,435	308		582	4,634	4,634	None.	None.	11
12	Lloyds Plate Glass.....	48,852				33,208	33,484	3,723	None.	12
13	London and Lancashire Guarantee and Accident.....	18,839	1,377		1,592	14,397	12,933	2,894	None.	13
14	Maryland Casualty.....	8,062	421		507	4,416	4,758	774	None.	14
15	Merchants' and Employers'	13,601	1,960		1,627	13,591	13,024	1,782	None.	15
16	Mount Royal.....	15,757				3,820	3,820	None.	None.	16
17	National Provincial Plate Glass.....	15,680		2,351,656		10,679	9,803	1,907	None.	17
18	New York Plate Glass	18,641				12,020	12,929	2,394	None.	18
19	North American Accident	23,349	1,230		1,592	15,677	15,890	2,311	None.	19
20	Norwich Union Fire	9,385				5,994	6,309	1,297	None.	20
21	Ocean Accident and Guarantee	49,099				27,905	24,414	4,000	None.	21
22	Railway Passengers.....	26,518	1,194		1,257	13,876	12,762	4,272	None.	22
23	Travelers Indemnity of Hartford	3,297	271		250	2,313	2,459	318	None.	23
24	United States Fidelity and Guaranty	9,114				4,252	4,072	980	None.	24
25	Yorkshire.....	8,392	484		395	5,022	4,727	895	None.	25
	Totals.....	375,152				234,210	226,122	38,687	None.	

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1919.

1	Alliance Assurance	25,108				16,647	14,162	3,857	None	1
2	Canada Accident	36,723				29,619	34,479	5,765	None	2
3	Car and General	633				193	87	106	None	3
4	Continental Casualty	322				14,863	15,803	1,552	None	4
5	Dominion Gresham	31,429	3,496		2,164	17,527	22,600	1,927	None	5
6	Dominion of Canada Guarantee and Accident	162,998				87,023	93,212	21,647	None	6
7	Employers' Liability	83,967		1,611,745		42,445	45,825	13,000	None	7
8	Fidelity and Casualty	96,025	3,903		3,265	53,042	59,118	17,660	None	8
9	General Accident of Canada	30,078	478		1,703	18,676	20,168	6,008	None	9
10	Globe Indemnity	137,293	26,285		21,819	82,994	100,491	16,000	None	10
11	Guardian Insurance of Canada	38,994				32,126	29,636	9,584	None	11
12	Imperial Guarantee and Accident	99,571	13,032		7,690	65,225	68,588	11,686	None	12
13	Law Union and Rock	116,272				13,728	12,902	2,382	None	13
14	London and Lancashire Guarantee and Accident.	80,950	7,418		6,171	57,999	56,539	17,796	None	14
15	London Guarantee and Accident	33,580				17,954	18,909	5,005	None	15
16	Maryland Assurance.	83,613	5,050		3,927	64,284	77,551	14,213	None	16
17	Maryland Casualty..	None				- 145	2,441	389	None	17
18	Merchants' and Employers'	3,047	289		181	1,773	1,846	None	None	18
19	North American Accident	30,903	2,763		1,979	18,002	19,472	3,171	None	19
20	Norwich Union Fire	47,358				23,248	24,402	3,980	None	20
21	Ocean Accident and Guarantee	82,128				21,785	43,785	13,000	None	21
22	Preferred Accident.	4,721				3,200	2,550	650	None	22
23	Railway Passengers	26,305				16,213	18,523	2,900	None	23
24	Royal Exchange....	6,977	528		480	5,331	5,276	1,260	None	24
25	Scottish Metropolitan	3,985	446		340	1,713	683	1,030	None	25
26	Travelers Indemnity of Hartford	102,573	6,258		4,147	55,472	60,345	8,875	None	26
27	United States Guaranty and Fidelity	16,200				9,709	8,379	2,430	None	27
28	Yorkshire	17,899	1,602		1,317	12,853	9,991	4,362	None	28
	Totals.....	1,311,496				783,499	872,781	190,235	125	

TABLE XLIV--ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1919.

No.	Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims.		No.
									Not resisted	Resisted.	
		\$		\$		\$	\$	\$	\$	\$	
1	American Lloyds	768		382,250		1,116,060	7,556	7,168		None	1
2	British and Foreign Marine	312	6	58,500	9	55,500	1,425	1,425	755	None	2
3	Great American	None	None.	None.		10,000	None.	None.	None.	None	3
4	Hartford Fire	20,193		3,505,750		5,949,885	8,776	8,691	85	None	4
5	Home Insurance	7,507	172	1,619,300	241	2,451,500	2,493	2,429	105	None	5
6	Maryland Casualty	34,270	674	6,397,140	1,007	11,350,885	31,895	14,672	17,364	None	6
7	Scottish Union and National	1,341	27	291,200	41	510,450	958	838	150	None	7
8	Springfield Fire and Marine	781		174,750		262,947	None.	None.	None.	None	8
	Totals	65,172		12,428,890		21,707,227	53,093	35,223	18,429	None	

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1919.

1	Boiler Inspection	128,744	946	13,169,333	2,313	28,866,333	12,572	12,572	None.	None.	1
2	Fidelity and Casualty	37,264	359	4,542,500	604	8,407,320	3,395	10,479	1,603	11,767	2
3	General Accident of Canada	46,949	510	5,174,939	1,059	10,322,080	2,688	2,747	192	None.	3
4	Hartford Steam Boiler	1,200					None.	None.	None.	None.	4
5	Maryland Casualty	25,649	227	1,976,000	414	4,678,000	183	183	None.	None.	5
6	Travelers Indemnity of Hartford	49,382	397	6,510,700	225	11,125,700	2,923	2,735	430	None.	6
	Totals	289,188					21,761	28,716	2,245	11,767	

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1919.

	Chartered Trust and Executor.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	
	Totals	None	None	None	None	None	None.	None	None.	None.	

TABLE XLV Abstract of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Nature of Business	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Not Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims		Remarks.
	\$		\$		\$	\$	\$	Not Resisted.	Resisted.	
Accident	34,144	5,943	15,655,000	4,652	9,477,700	17,741	12,724	9,443	None	Total business December 31, 1919.
Automobile										
Risk	43,515	1,252		757		24,745	21,753	7,572	None	
Burglary	50,600	4,474	6,299,400	3,933	5,421,466	34,046	32,570	8,110	None	
Liability	33,183	236		181		10,354	8,467	3,240	None	
Guarantee	6,446	372	1,987,261	180	1,661,144	3,267	4,267	None	None	
Plate Glass	1,597	100		134		148	148	None	None	
Sickness	31,429	3,496		2,494		17,527	22,600	1,927	None.	
Totals	191,168	15,932		12,331		107,858	102,499	30,292	None	

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA

Automobile (excluding Fire Risk)—In Canada.....	837	175		156	951,690	74	74	None	None.	Total business December 31, 1911.
Live Stock—In Canada.....	65,697	2,822	1,820,547	1,531	1,050	28,570	28,570	3,989	None	175
Live Stock—In other Countries	291	31	27,528	6		None	None	None	None.	
Plate Glass—In Canada..	8,413	487		412		1,355	1,014	342	None.	
Totals	75,198	3,515		2,366		29,949	29,678	4,331		175

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY

Accident	3,284	403	1,790,981	288	1,140,450	754	754	None	None.	Total business December 31, 1919.
Automobile	45,583	2,451	1,225,500	2,816	1,105,740	21,383	26,659	3,737	None.	120
Risk										
Liability	31,217	628	6,500,000	564	3,640,000	11,222	11,127	1,860	1,860	1,975
Plate Glass	96,493	798		662		65,558	78,581	11,770	11,770	3,225
Sickness	13,601	1,960		1,627		14,591	13,024	1,782	None.	
	3,047	289		181		1,773	1,846	None.	None.	
Totals	193,231	6,529		5,938		114,181	131,991	19,158		5,320

SESSIONAL PAPER No. 9

AMERICAN SURETY COMPANY OF NEW YORK

Burglary	1,625	116	506,791	84	379,207	357	81	275	None	In Canada, De-
Guarantee	59,698	6,387	8,981,363	6,910	3,823,212	32,194	56,657	4,076	2,600	cember 31, 1919.
Totals.	61,323	6,503	9,488,154	6,998	4,202,419	32,551	56,738	4,351	2,500	

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY LIMITED

Inland Transportation	None.	6	58,500	9	55,500	263	263	None	None.	In Canada, De-
Sprinkler Leakage	312					1,425	1,425	None	None.	cember 31, 1919.
Totals.	312					1,162	1,162	None	None	

CONTINENTAL CASUALTY COMPANY

Accident	37,975				19,254	16,455	4,789	None	None	In Canada, De-
Automobile (excluding Fire Risk)	9,353				1,186	1,329	350	None.	None.	cember 31, 1919.
Liability	19,434				None.	None.	None	None	None	
Sickness	522				14,863	15,803	1,552	None.	None.	
Totals	67,284				35,303	33,590	6,691	None.	None.	

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK

Accident	85,632	4,954	35,675,520	4,118	30,408,720	25,203	20,245	10,886	None	In Canada, De-
Automobile (excluding Fire Risk)	29,347	721	6,408,400	456	3,988,400	12,723	9,334	7,777	110	cember 31, 1919.
Burglary	31,388	2,206	4,677,425	2,013	4,090,970	25,277	21,043	6,213	156	
Liability	5,625	212	2,717,500	209	2,752,500	1,329	604	850	None.	
Plate Glass	13,749	1,049	570,229	933	750,219	4,631	4,993	1,341	None.	
Sickness	96,925	3,905		3,265		53,042	59,118	17,600	None	
Steam Boiler	37,204	359	4,542,500	604	8,407,320	3,395	10,479	1,603	11,767	
Totals	299,030	13,466		11,598		125,600	125,816	46,330	12,033	

MARYLAND ASSURANCE COMPANY

Accident	68,792	5,850	18,545,021	4,717	15,439,701	23,522	28,155	10,392	None	In Canada, De-
Sickness	83,613	5,050		3,927		64,284	77,551	14,213	None	cember 31, 1919.
Totals	152,405	10,900		8,644		87,806	105,706	24,605	None	

ABSTRACT of Accident, Guarantee, Plate Glass, Sickmess, etc. business transacted by Companies which transact more than one class of business of casualty insurance—*Concluded.*

MARYLAND CASUALTY COMPANY

Nature of Business.	Net cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the year.	Claims Paid.	Reserve for Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	
Accident	—	225				315	834	None.	None.	
Automobile (excluding Fire Risk)	43,011	959	4,806,300	746	3,741,300	13,172	14,621	5,035	None.	
Burglary	86,867	1,800	24,168,750	1,668	36,315,900	14,565	13,958	3,054	None.	
Liability	111,269	355	2,183,745	322	2,001,745	46,202	50,674	39,567	None.	
Guarantee	44,174	379	3,925,600	250	3,812,317	38,996	29,877	18,786	None.	
Plate Glass	8,062	421		507		4,416	4,758	774	None.	
Sickmess	None					—	2,441	389	None.	
Sprinkler Leakage	34,270	674	6,397,140	1,007	11,350,885	31,895	14,672	17,364	None.	
Steam Boiler and Fly wheel	25,649	227	1,976,000	414	4,678,000	183	183	None.	None.	
Totals	353,077					149,599	132,018	84,969	None.	In Canada, December 31, 1919.

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Accident	5,476		2,379,750		1,961,000	1,094	744	350	None	In Canada, December 31, 1919.
Automobile (excluding Fire Risk)	20,484		2,250,000		1,530,000	7,705	6,206	1,500	None.	
Sickmess	4,721					3,200	2,550	650	None.	
Totals	30,681					11,999	9,500	2,500	None.	

RAILWAY PASSENGERS ASSURANCE COMPANY.

Accident	53,503	3,838	11,504,075	2,824	7,733,575	13,059	13,701	4,675	None	In Canada, December 31, 1919.
Automobile (excluding Fire Risk)	67,513	1,713	17,139,000	1,349	13,490,000	29,979	21,439	13,235	None	
Burglary	319	43	76,700	35	66,200	53	302	50	None	
Liability	92,158	862		725		37,292	45,817	37,270	None	
Guarantee	17,558	458	4,310,039	438	3,048,953	—	—	650	3,000	
Plate Glass	26,518	1,194		1,257		—	12,762	4,272	None.	
Sickmess	26,305					13,876	18,533	2,900	None.	
Totals	283,874					106,794	111,379	63,052	3,000	

SESSIONAL PAPER No. 9

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Accident .. (excluding Fire	40,263	3,763	9,835,229	2,280	8,678,769	10,318	8,551	2,970	None.	In Canada, December 31, 1919.
Automobile Risk)	104,260	2,733		1,364		82,384	43,672	102,763	None.	
Burglary ..	33,903	1,466		1,331		2,331	1,379	1,032	None.	
Plate Glass ..	3,297	271		280		2,313	2,459	318	None.	
Sickness	102,573	6,258		4,147		55,472	60,345	8,875	None.	
Steam Boiler and Fly Wheel ..	49,382	397	6,510,700	225	11,125,700	2,923	2,735	450	None.	
Totals.	333,678	14,888	...	9,627		156,741	119,141	116,408	None.	

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Accident ..	203,658	24,948	96,552,324	7,965	50,075,032	36,219	36,654	19,016	None.	In Canada, December 31, 1919.
Liability.	159,376	1,094		732		57,524	64,318	59,534	None.	
Totals.	363,034	26,042		8,697		93,743	100,972	78,550	None.	

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident .. (excluding Fire	20,171		9,071,850		8,177,850	1,930	2,640	440	None.	In Canada, December 31, 1919.
Automobile Risk)	61,402		2,999,500		2,288,375	40,049	36,595	9,335	None.	
Burglary ..	77,895		19,808,676		22,402,376	15,377	19,277	900	None.	
Liability.	91,372		2,843,625		2,737,125	32,564	34,019	18,495	None.	
Guarantee	252,208		23,848,041		18,544,227	100,208	91,861	70,962	None.	
Plate Glass ..	9,114					4,252	4,072	980	None.	
Sickness ..	16,200					9,709	8,379	2,430	None.	
Totals.....	528,362					204,089	196,843	103,542	None.	

CASUALTY INSURANCE IN CANADA, 1919.
(Including business of Provincial licensees.)

NET PREMIUMS RECEIVED.

	Class of business.	Dominion Licensees.	Provincial Licensees.				Grand Totals
			(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign.	Total Provincial Licensees.	
		\$	\$	\$	\$	\$	\$
1	Accident	2,044,190	7,259	865		8,124	2,052,314
2	Accident and Sickness com- bined	966,422	124,434	78,330		202,764	1,169,186
	" (Fraternal)		86,452	80,244	28,618	195,311	195,311
3	Automobile (including Fire Risk)	1,509,958	26,748	9,567		36,315	1,546,273
4	Automobile (excluding Fire Risk)	1,902,906	30,148	8,018		38,166	1,941,072
5	Burglary	331,442	9,317			9,317	340,759
6	Liability	2,552,053	110,885			110,885	2,662,938
7	Explosion	514,808					514,808
8	Forgery	None					None
9	Funeral		306,364			306,364	306,364
10	Funeral (Fraternal)		34,915			34,915	34,915
11	Guarantee	1,137,585	36,161	2,093		38,254	1,175,839
12	Hail	2,745,642	226,079	187,025		413,104	3,158,746
13	Inland Transportation	288,011	106			106	288,117
14	Live Stock	98,599	11,181	9,882		21,063	119,662
15	Plate Glass	375,152	78,972	1,513		80,485	455,637
16	Sickness	1,311,496	3,923			3,923	1,315,419
	" (Fraternal)		726,288	808	2,176	729,272	729,272
17	Sickness and Funeral com- bined (Fraternal)		434,632	171,596		606,228	606,228
18	Sprinkler Leakage	65,172					65,172
19	Steam Boiler	289,188					289,188
20	Title	None					None
20	Tornado	75,647					75,647
22	Weather		52,699			52,699	52,699
	Totals	16,208,271	2,306,563	549,938	30,794	2,887,295	19,095,566

NET LOSSES PAID.

1	Accident	735,593	818	423		1,241	736,834
2	Accident and Sickness com- bined	540,075	37,624	20,880		58,504	598,579
	" (Fraternal)		73,845	83,613	24,717	182,175	182,175
3	Automobile (including Fire Risk)	820,229	10,238	4,334		14,572	834,801
4	Automobile (excluding Fire Risk)	784,972	10,769	2,051		12,820	797,792
5	Burglary	113,209	6,746			6,746	119,955
6	Liability	1,558,070	84,485			84,485	1,642,555
7	Explosion	1,152					1,152
8	Forgery	None					None
9	Funeral		9,295			9,295	9,295
	Funeral (Fraternal)		47,697	9,638		57,335	57,335
10	Guarantee	312,496	3,433	3,382		6,815	319,311
11	Hail	1,790,215	92,378	191,952		284,330	2,074,545
12	Inland Transportation	338,337	6			6	338,343
13	Live Stock	45,101	7,067	8,483		15,550	60,651
14	Plate Glass	226,132	34,229	839		35,068	261,200
15	Sickness	872,781	1,429			1,429	874,210
	" (Fraternal)		599,610	10,126	1,815	611,551	611,551
16	Sickness and Funeral com- bined (Fraternal)		110,258	130,026		240,284	240,284
17	Sprinkler Leakage	35,223					35,223
18	Steam Boiler	28,716					28,716
19	Title	None					None
20	Tornado	87,746					87,746
21	Weather		4,674			4,674	4,674
	Totals	8,190,047	1,134,601	465,747	26,532	1,626,880	9,816,927

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO THE
BUSINESS OF LIFE INSURANCE IN CANADA, FOR THE
YEAR 1919, IN ACCORDANCE WITH THE
INSURANCE ACT, 1917.

10 GEORGE V, A. 1920

ABSTRACT OF LIFE INSURANCE

(DATE OF RETURN

Companies.	Total Net Assurance Premium Income.	Considera- tion for Annuities.	New Assurance Policies issued and paid for in Cash.		
			Number.	Gross Amount.	Net Amount.
	\$	\$		\$	\$
<i>Canadian Companies.</i>					
1 Canada ^(a)	5,107,677	25,177	11,436	29,010,853	28,465,156
2 Capital ^(b)	2,938,757	249,341	4,511	13,173,895	12,129,643
3 Commercial ^(c)	8,046,434	274,518	15,947	42,184,748	40,594,799
4 Confederation ^(a)	175,396		875	1,333,580	1,292,140
5 Continental ^(b)	9,400		44	108,000	106,000
6 Crown ^(c)	3,165,459	44,417	9,969	22,670,036	22,494,798
7 Dominion ^(a)	1,083,565	25,082	1,792	5,986,891	5,466,692
8 Excelsior Industrial ^(b)	4,249,024	69,499	11,761	28,656,927	27,961,490
9 Great-West ^(c)	524,427	54	1,993	3,315,746	3,173,746
10 Imperial ^(a)	736,254		2,863	5,121,979	4,828,890
11 London ^(b)	1,192,205		4,350	9,067,985	8,691,976
12 Manufacturers ^(c)	1,098,513		4,513	8,056,810	7,685,810
13 Monarch ^(a)	1,506				
14 Mutual of Canada ^(b)	6,537,869	6,181	21,345	46,423,607	46,274,607
15 National of Canada ^(c)	154,743		772	1,659,750	1,659,750
16 North American ^(a)	6,692,612	6,181	22,117	48,088,357	47,934,357
17 Northern ^(b)	2,856,246	1,000	9,029	21,308,782	20,601,311
18 Saskatchewan ^(c)	408,879		1,414	2,427,392	2,079,392
19 Sauvegarde ^(a)	3,265,125	1,000	10,443	23,736,174	22,680,703
20 Security ^(b)	1,638,558		9,403	13,801,234	13,542,736
21 Sovereign ^(c)	1,426		33	52,000	52,000
22 Sun ^(a)	1,639,984		9,436	13,853,234	13,594,736
23 Travelers of Canada ^(b)	1,181,089		49,424	8,291,693	8,291,693
24 Western ^(c)	3,215,496	6,653	11,567	24,027,910	23,834,734
Totals for 1919 ^(a)	2,211,231	44,176	5,034	11,845,948	11,192,215
Totals for 1918 ^(b)	5,426,727	50,829	16,601	35,873,858	35,026,949
Increase, i, decrease, d ^(c)	570,750		2,840	6,074,100	5,812,100
Totals for 1919 ^(a)	6,194,467	12,741	17,571	37,359,009	36,411,360
Totals for 1918 ^(b)	49,609		117	217,000	217,000
Increase, i, decrease, d ^(c)	6,244,076	12,741	17,688	37,576,009	36,628,360
Totals for 1919 ^(a)	795,925		1,853	4,181,859	4,047,860
Totals for 1918 ^(b)	6,672		7	8,000	8,000
Increase, i, decrease, d ^(c)	802,597		1,860	4,189,859	4,055,860
Totals for 1919 ^(a)	2,656,696		9,430	18,005,347	17,849,347
Totals for 1918 ^(b)	284,080		622	1,297,398	1,127,398
Increase, i, decrease, d ^(c)	2,940,776		10,052	19,302,745	18,976,745
Totals for 1919 ^(a)	600,347	1,610	3,012	4,977,214	4,792,052
Totals for 1918 ^(b)	118,744		516	1,178,086	1,173,586
Increase, i, decrease, d ^(c)	264,320		1,076	1,392,910	1,355,910
Totals for 1919 ^(a)	75,242		1,050	1,449,850	1,217,850
Totals for 1918 ^(b)	385,505		1,632	3,546,052	3,445,052
Increase, i, decrease, d ^(c)	7,630,971	98,928	20,637	45,037,057	45,012,057
Totals for 1919 ^(a)	10,149,330	2,004,391	18,132	40,861,092	40,817,092
Totals for 1918 ^(b)	17,780,301	2,103,319	38,769	85,898,149	85,829,149
Increase, i, decrease, d ^(c)	20,696				
Totals for 1919 ^(a)	18,783				
Totals for 1918 ^(b)	39,479				
Increase, i, decrease, d ^(c)	6,352		5	650,700	650,700
Totals for 1919 ^(a)	274,882		1,706	2,732,826	2,502,327
Totals for 1918 ^(b)	101,618		388	1,022,500	935,650
Increase, i, decrease, d ^(c)	47,126,610	196,761	198,527	320,150,705	314,489,448
Totals for 1919 ^(a)	17,307,075	2,322,990	32,434	77,529,366	74,749,182
Totals for 1918 ^(b)	64,433,685	2,519,751	230,961	397,680,071	389,238,630
Increase, i, decrease, d ^(c)	38,728,815	104,324	132,585	179,429,315	174,000,018
Totals for 1919 ^(a)	14,459,445	1,518,523	20,023	49,597,642	46,893,922
Totals for 1918 ^(b)	53,188,260	1,622,847	152,608	229,026,957	220,893,940
Increase, i, decrease, d ^(c)	8,397,795	92,437	65,942	140,721,390	140,489,430
Totals for 1919 ^(a)	2,847,630	804,467	12,411	27,931,724	27,855,260
Totals for 1918 ^(b)	11,245,425	896,904	78,353	168,653,114	168,344,670

(a) In Canada. (b) Out of Canada. (c) Total business.

* Formerly the Alberta-Saskatchewan.

SESSIONAL PAPER No. 9

FOR THE YEAR 1919.

DECEMBER 31, 1919.)

Assurance Policies in force at date of Return.		Assurance Policies become Claims.			Net Disbursements in respect of		Net payments due under Assurance and Annuity Contracts.		
Number.	Net Amount.	Number.	Net Amount.		Death Claims, Matured Endowments and Disability Claims.	Life Annuity Contracts.	Not Resisted.	Resisted.	
	\$		Death.	Matured Endowments.	\$	\$	\$	\$	
69,354	153,706,192	1,139	1,877,716	637,461	2,950,324	54,855	300,279		1
28,543	66,682,451	356	483,939	283,667	887,998	265,947	173,574		
97,897	220,388,643	1,495	2,361,655	926,128	3,838,322	320,802	473,853		
3,236	5,088,480	11	15,150		21,813		5,175		2
188	376,512								3
48,557	89,356,443	888	635,505	625,546	1,548,757	25,895	161,310	15,000	4
8,310	20,976,953	106	218,257	42,481	264,023	79,826	84,985		
56,867	110,333,396	994	853,762	668,027	1,812,780	105,721	246,295	15,000	
10,283	14,494,801	79	85,470	32,407	160,079	1,800	17,050	2,939	5
12,518	20,147,523	89	131,850	23,500	188,512	500	19,390	2,054	6
13,747	33,561,915	171	132,540	152,308	354,874	442	44,203		7
21,421	32,560,386	184	177,740	57,723	314,365	1,070	52,450	6,500	8
249	33,661	84	1,008	8,158	1,236				
98,970	205,903,158	708	1,065,058	193,355	1,747,530	11,838	173,610	25,000	9
2,599	5,118,947	10	19,712		27,063				
101,569	211,022,105	718	1,084,770	193,355	1,774,593	11,838	173,610	25,000	
39,733	79,122,995	356	431,971	269,166	858,197	2,727	89,264		10
4,951	8,192,763	56	71,024	16,750	152,424		22,365		
44,684	87,315,758	412	502,995	285,916	1,010,621	2,727	111,629		
38,317	48,825,052	266	235,594	36,755	323,775	3,738	41,839		11
33	52,000								
38,350	48,877,052	266	235,594	36,755	323,775	3,738	41,839		
211,699	27,504,587	4,311	220,143	187,563	329,875		24,260		
54,670	94,265,751	625	477,954	425,829	1,118,920	3,354	93,287	2,000	12
24,365	41,906,748	424	436,226	272,033	701,708	1,675	221,181	9,000	
79,035	136,172,499	1,049	914,180	697,862	1,820,628	5,029	314,468	11,000	
9,568	19,010,189	46	89,000		133,624		22,858		13
88,746	165,251,253	990	1,136,958	480,084	1,971,530	10,593	206,628		14
639	1,161,844	13	11,000	21,500	32,500		3,000		
89,385	166,413,097	1,003	1,147,958	501,584	2,004,030	10,593	209,628		
13,119	24,894,393	138	200,019	31,000	272,753	35	42,250		15
222	228,200	4	3,000	1,000	4,000		500		
13,341	25,122,593	142	203,019	32,000	276,753	35	42,750		
44,048	75,347,673	746	580,326	497,113	1,228,003	5,608	203,385		16
4,745	7,757,472	48	54,729	15,000	92,246	657	12,522		
48,793	83,105,145	794	635,055	512,113	1,320,249	6,265	215,907		
12,389	17,320,785	131	107,803	68,840	192,283	851	30,422	9,000	17
1,767	3,662,957	6	11,000		32,500				18
6,486	8,100,320	38	41,300	8,500	71,822		11,150		19
2,339	2,546,937	13	19,260		14,753		4,000		20
5,908	11,759,101	60	87,041	62,500	113,134		28,541		21
124,618	217,827,815	1,701	1,757,921	980,459	3,390,375	78,929	309,401		22
92,295	196,840,580	1,741	2,422,796	1,118,861	3,563,425	1,502,069	1,415,785	11,000	
216,913	414,668,395	3,442	4,180,717	2,099,320	6,953,800	1,580,998	1,725,186	11,000	
3,870	526,864	307	5,583	34,794	48,772		903		
2,834	512,503	95	8,089	7,830	18,777		1,019		
6,704	1,039,367	402	13,672	42,624	67,549		1,922		
5	650,700								
5,142	7,534,050	14	27,250		37,900		8,000	500	23
1,542	3,246,069	6	13,000		15,058		9,967		24
947,489	1,362,626,562	13,107	9,564,160	4,813,061	17,440,764	202,235	1,899,622	62,993	
169,536	349,430,461	2,853	3,728,772	1,784,122	5,744,164	1,850,174	1,934,931	20,000	
1,117,025	1,712,057,023	15,960	13,292,932	6,597,183	23,184,928	2,052,409	3,834,553	82,993	
811,891	1,105,503,447	16,501	14,901,871	4,024,436	16,063,901	192,380	5,414,116	24,504	
145,718	289,319,861	2,988	3,804,947	1,503,599	3,728,770	1,694,183	2,304,689	9,000	
957,609	1,394,823,308	19,489	18,706,818	5,528,035	19,792,671	1,886,563	7,718,805	33,504	
i 135,598	i 257,123,115	d 3,394	d 5,337,711	i 788,625	i 1,376,863	i 9,855	d 3,514,494	i 38,489	
i 23,818	i 60,110,600	d 135	d 76,175	i 280,523	i 2,015,394	i 155,991	d 369,758	i 11,000	
i 159,416	i 317,233,715	d 3,529	d 5,413,886	i 1,069,148	i 3,392,257	i 165,846	d 3,884,252	i 49,489	

10 GEORGE V, A. 1920

ABSTRACT OF LIFE INSURANCE FOR THE
(DATE OF RETURN DECEMBER 31, 1919 EXCEPT

Companies.	Total Net Assurance Premium Income.	Considera- tion for Annuities.	New Assurance Policies issued and paid for in Cash.		
			Number.	Gross Amount.	Net Amount.
	\$	\$		\$	\$
<i>British Companies.</i>					
1 Commercial Union.....	18,847		12	17,500	17,500
2 †Edinburgh.....	265				
3 Gresham.....	175,321	50	843	1,906,818	1,816,818
4 ††Life Association of Scotland	4,733				
5 †Liverpool and London and Globe	2,802				
6 *London and Scottish.....	536,342		863	2,073,307	2,062,307
7 †Mutual Life and Citizens' (Australia) Ord.....	49,929		627	657,250	657,250
	69,722		5,015	755,515	755,515
	61,234		105	407,953	382,953
8 North British and Mercantile.....	4,575				
9 †Norwich Union	223,355	1,000	133	659,843	594,843
10 Phoenix of London.....	406,170		650	3,032,950	2,854,428
11 Royal	722				
12 †Scottish Amicable	213				
13 †Scottish Provident	642,013		508	1,753,258	1,583,258
14 †Standard	5,219				
15 †Star					
Totals for 1919.....	2,201,462	1,050	8,756	11,264,394	10,724,872
Totals for 1918.....	1,935,219	9,771	6,877	5,969,013	5,781,513
Increase, i; decrease, d.....	i 266,243 d	8,721 i	1,879 i	5,295,381 i	4,943,359

*Formerly the London and Lancashire.

†These Companies have ceased transacting new business in Canada.

‡Date of returns—Life Association of Scotland, April 5, 1919.

Mutual Life and Citizens, Nov. 30, 1919.

Standard, Nov. 15, 1919.

SESSIONAL PAPER No. 9
YEAR 1919. (CANADIAN BUSINESS ONLY.)
AS OTHERWISE UNDERNOTED.)

Assurance Policies in force at date of Return.		Assurance Policies become Claims.			Net Disbursements in respect of		Net payments due under Assurance and Annuity Contracts.	
Number.	Net Amount.	Number.	Net Amount.		Death Claims, Matured Endowments and Disability Claims.	Life Annuity Contracts.	Not Resisted.	Resisted.
			Death.	Matured Endow- ments.				
	\$		\$	\$	\$	\$	\$	\$
175	596,209	12	45,866		37,581		1,759	1
11	22,520	1	499		499			2
2,661	5,760,385	12	41,417		54,404		15,000	3
152	286,821	26	58,538		47,059		13,324	4
69	126,297	8	7,244	7,035	14,324	222	1,000	5
8,243	16,434,001	263	172,001	173,225	390,302	500	68,410	6
1,760	1,653,084	14	9,433		4,861		4,500	7
13,091	1,743,775	84	10,815		8,229		490	208
483	1,365,618	13	18,544		24,726	716	4,193	8
71	120,727	3	2,839		8,572			9
2,313	7,441,533	57	132,199	110,482	282,998	1,182	14,837	10
3,845	11,189,357	33	66,877	8,115	95,383		42,750	11
18	47,687	3	7,191		7,191			12
10	31,473	2	2,548		2,548			13
9,220	19,935,446	453	529,338	384,186	904,784	9,352	211,678	14
112	154,210	12	9,810	4,818	12,467		4,317	15
42,234	66,909,143	936	1,115,159	687,861	1,895,928	11,972	382,258	2,208
38,040	60,296,113	956	1,047,245	626,969	1,466,069	16,431	519,175	53,000
4,194 i	6,613,030 d	20 i	67,914 i	60,892 i	429,859 d	4,459 d	136,917 d	50,792

10 GEORGE V, A. 1920

ABSTRACT OF LIFE INSURANCE FOR THE
(DATE OF RETURN

Companies.	Total Net Assurance Premium Income.	Considera- tion for Annuities.	New Assurance Policies issued and paid for in Cash.		
			Number.	Gross Amount.	Net Amount.
	\$	\$		\$	\$
<i>Foreign Companies.</i>					
1 Etna Ordinary ..	1,028,044		1,536	6,196,247	6,196,247
Group	2,532		24	4,412,900	4,412,900
2 †Connecticut Mutual	23,229				
3 Equitable{Ordinary.....	1,269,532	32,840	2,308	6,772,835	6,772,835
Group	123		1	137,000	137,000
4 Guardian	11,693		4	23,000	23,000
5 Metropolitan{Ordinary.....	5,344,861		49,724	56,941,908	56,784,677
Industrial.....	5,991,816		232,251	32,074,791	32,074,791
Group	8,975		39	4,609,550	4,609,550
6 Mutual of New York.....	1,660,671	3,232	2,857	9,639,892	9,639,892
7 †National of United States	140				
8 New York.....	3,649,703	2,994	8,822	20,147,000	20,147,000
9 †Northwestern Mutual	1,888				
10 †Phoenix Mutual	17,576				
11 †Provident Savings	34,358				
12 Prudential{Ordinary.....	1,894,394	1,000	14,237	18,221,864	18,221,864
Industrial	3,125,307		118,810	19,294,044	19,294,044
13 State	56,900		5	19,700	12,900
14 Travelers of Hartford{Ordinary.....	936,459		2,912	11,912,899	11,607,719
Group.....	\$		17	1,597,900	1,597,900
15 Union Mutual	289,724		411	1,082,000	1,082,000
16 United States	30,451		10	45,000	35,000
Totals for 1919.....	25,378,376	40,066	433,968	193,128,530	192,649,319
Totals for 1918.....	20,977,013	15,750	393,645	127,853,228	127,493,228
Increase, i; decrease, d.....	i 4,401,363 i	24,316 i	40,323 i	65,275,302 i	65,151,091
Totals (in Canada only) 1919.....	74,706,448	237,877	641,251	524,543,629	517,863,639
—All Companies 1918.....	61,641,047	129,845	533,107	313,251,556	307,279,759
Increase, i; decrease, d.....	i 13,065,401 i	108,032 i	108,144 i	211,292,073 i	210,583,880
Total group business—All Companies (included above)	\$ 17,982		86	11,408,050	11,408,050

†These Companies have ceased transacting new business in Canada.

SESSIONAL PAPER No. 9

YEAR 1919. (CANADIAN BUSINESS ONLY.)

DECEMBER 31, 1919.)

Assurance Policies in force at date of Return.		Assurance Policies become Claims.			Net Disbursements in respect of		Net payments due under Assurance and Annuity Contracts.	
Number.	Net Amount.	Number.	Net Amount.		Death Claims, Matured Endowments and Disability Claims.	Life Annuity Contracts.	Not Resisted.	Resisted.
			Death.	Matured Endow- ments.				
	\$		\$	\$	\$	\$	\$	\$
15,723	34,304,467	485	540,108	210,932	727,371	600	84,409	1
24	4,412,900							
477	928,942	22	37,184		35,824		5,623	2
15,012	36,165,048	231	376,747	121,297	543,932	8,672	31,955	3
1	137,000							
55	259,634	3	4,569		4,569			4
166,189	182,123,535	1,578	1,129,874	386,473	1,664,591	843	126,874	3,500
1,265,599	149,180,531	19,091	1,060,802	548,188	1,612,447		8,842	2,735
39	4,609,550							
18,169	45,364,903	297	673,296	159,668	766,282	7,318	201,202	2,000
42	25,257	2	1,114		1,864			
49,773	100,794,116	693	925,391	431,500	1,616,397	9,418	193,146	29,753
70	77,703	8	17,396		17,096		200	
285	224,129	20	26,746		26,746			
680	1,047,219	27	22,350	15,000	47,126	78	5,000	
53,421	64,860,407	371	407,939	24,657	511,891	3,487	68,046	1,500
598,628	83,489,353	4,080	574,912		516,873		14,925	1,711
906	1,830,386	17	35,088	5,000	52,590		500	
10,768	37,463,172	116	209,645	134,662	363,791	13,894	33,557	
17	1,590,400							
4,327	8,582,379	90	178,985	47,808	184,324	191	77,234	
398	826,660	13	25,880	6,350	33,396	29	880	
2,200,603	758,297,691	27,144	6,248,026	2,091,535	8,727,110	44,530	852,393	41,199
1,942,045	619,261,713	30,005	7,954,683	1,427,085	8,717,631	54,956	1,359,971	67,627
i 258,558	i 139,035,978	d 2,861	d 1,706,657	i 664,450	i 9,479	d 10,426	d 507,578	d 26,428
3,190,326	2,187,833,396	41,187	16,927,345	7,592,457	28,063,802	258,737	3,134,273	106,400
2,791,976	1,785,061,273	47,462	23,903,799	6,078,490	26,247,601	263,767	7,293,262	145,131
i 398,350	i 402,772,123	d 6,275	d 6,976,454	i 1,513,967	i 1,816,201	d 5,030	d 4,158,989	d 38,731
86	11,400,550							

§Group premiums of Travelers of Hartford not returned separately.

GROSS AMOUNTS OF INSURANCE EFFECTED IN CANADA, 1875-1919.

Year.	Canadian Companies.		British Companies.	Foreign Companies.		Total.	
	Ordinary and Industrial.	Group.		Ordinary and Industrial.	Group.	Ordinary and Industrial.	Group.
	\$	\$	\$	\$	\$	\$	\$
1875.....	5,077,601		1,689,833	8,306,824		15,074,258	
1876.....	5,465,966		1,683,357	6,740,804		13,890,127	
1877.....	5,724,648		2,142,702	5,667,317		13,534,667	
1878.....	5,508,556		2,789,201	3,871,998		12,169,755	
1879.....	6,112,706		1,877,918	3,363,600		11,354,224	
1880.....	7,547,876		2,302,011	4,057,000		13,906,887	
1881.....	11,158,479		2,536,120	3,923,412		17,618,011	
1882.....	11,855,545		2,833,250	5,423,960		20,112,755	
1883.....	11,883,317		3,278,008	6,411,635		21,572,960	
1884.....	12,926,265		3,167,910	7,323,737		23,417,912	
1885.....	14,881,605		3,950,647	8,332,646		27,164,988	
1886.....	19,289,694		4,054,279	11,827,375		35,171,348	
1887.....	23,505,549		3,067,040	11,435,721		38,008,310	
1888.....	24,876,259		3,985,787	12,364,483		41,226,529	
1889.....	26,438,358		3,399,313	14,719,266		44,556,937	
1890.....	23,541,404		3,390,972	13,591,080		40,523,456	
1891.....	21,904,302		2,947,246	13,014,739		37,866,287	
1892.....	25,585,534		3,625,213	15,409,266		44,620,013	
1893.....	28,089,437		2,967,855	14,145,555		45,202,847	
1894.....	28,670,364		3,214,216	17,640,677		49,525,257	
1895.....	27,909,672		3,337,638	13,093,888		44,341,198	
1896.....	26,171,830		2,869,971	13,582,769		42,624,570	
1897.....	30,351,021		2,778,510	15,138,134		48,267,665	
1898.....	35,043,182		3,323,107	16,398,384		54,764,673	
1899.....	42,138,128		3,748,127	21,514,478		67,400,733	
1900.....	38,545,949		3,717,997	26,632,146		68,896,092	
1901.....	38,298,747		3,059,043	32,541,438		73,899,228	
1902.....	45,882,167		3,324,317	31,346,482		80,552,966	
1903.....	55,169,104		3,132,904	33,265,797		91,567,805	
1904.....	59,051,113		3,109,778	36,145,211		98,306,102	
1905.....	67,539,141		3,881,980	34,486,215		105,907,336	
1906.....	62,450,253		4,472,426	28,090,526		95,013,205	
1907.....	61,838,766		3,501,743	25,042,423		90,382,932	
1908.....	69,029,583		3,389,757	27,476,866		99,896,206	
1909.....	79,121,977		3,930,230	48,686,871		131,739,078	
1910.....	90,362,678		4,170,562	58,229,280		152,762,520	
1911.....	110,077,453		5,591,832	61,197,694		176,866,979	
1912.....	141,267,596		7,319,952	70,617,555		219,205,103	
1913.....	131,493,582		6,950,695	93,164,269		231,608,546	
1914.....	125,505,324		9,294,590	82,206,602		217,006,516	
1915.....	121,033,310		5,727,313	94,358,935		221,119,558	
1916.....	138,201,281		5,250,633	87,649,711		231,101,625	
1917.....	172,703,621		5,109,183	104,307,626		282,120,430	
1918.....	179,429,315		5,969,013	127,853,228		313,251,556	
1919.....	319,500,005	650,700	11,264,394	182,371,180	10,757,350	513,135,579	11,408,050
Totals..	2,588,158,353	650,700	177,128,573	1,552,968,803	10,757,350	4,318,255,729	11,408,050

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1919.

1875.....	21,957,296		19,455,607	43,596,361		85,009,264	
1876.....	24,649,284		18,873,173	40,728,461		84,250,918	
1877.....	26,870,224		19,349,204	39,468,475		85,687,903	
1878.....	28,656,556		20,078,533	36,016,848		84,751,957	
1879.....	33,246,543		19,410,829	33,616,330		86,273,702	
1880.....	37,838,518		19,789,863	33,643,745		91,272,126	
1881.....	46,041,591		20,983,092	36,266,249		103,290,932	
1882.....	53,855,051		22,329,368	38,857,629		115,042,048	
1883.....	59,213,609		23,511,712	41,471,554		124,196,875	
1884.....	66,519,958		24,317,172	44,616,596		135,453,726	
1885.....	74,591,139		25,930,272	49,440,735		149,962,146	
1886.....	88,181,859		27,225,607	55,908,230		171,315,696	
1887.....	101,796,754		28,163,329	61,734,187		191,694,270	
1888.....	114,034,279		30,003,210	67,724,094		211,761,583	
1889.....	125,125,692		30,488,618	76,349,392		231,963,702	
1890.....	135,218,990		31,613,730	81,591,847		248,424,567	
1891.....	143,368,817		32,407,937	85,698,475		261,475,229	
1892.....	154,709,077		33,692,706	90,708,482		279,110,265	
1893.....	167,475,872		33,543,884	94,602,966		295,622,722	
1894.....	177,511,846		33,911,885	96,737,705		308,161,436	
1895.....	188,326,057		34,341,172	96,590,352		319,257,581	

*Including 20 months' business of the Canada Life.

SESSIONAL PAPER No. 9

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1919.—*Concluded.*

Year.	Canadian Companies.		British Companies.	Foreign Companies.		Total.	
	Ordinary and Industrial.	Group.		Ordinary and Industrial.	Group.	Ordinary and Industrial.	Group.
	\$	\$	\$	\$	\$	\$	\$
1896	195,303,042		34,837,448	97,660,009		327,800,499	
1897	208,655,459		35,293,134	100,063,684		344,012,277	
1898	226,209,636		36,606,195	105,708,154		368,523,985	
1899	252,201,516		38,025,948	113,943,209		404,170,673	
1900	267,151,086		39,485,334	124,433,416		431,069,846	
1901	284,684,621		40,216,186	138,868,227		463,769,034	
1902	308,202,596		41,556,245	159,053,464		508,812,305	
1903	335,638,940		42,127,260	170,676,800		548,443,000	
1904	364,640,166		42,608,738	180,631,886		587,880,790	
1905	397,946,902		43,809,211	188,578,127		630,334,240	
1906	420,864,847		45,644,951	189,740,102		656,260,900	
1907	450,573,724		46,462,314	118,487,447		685,523,485	
1908	480,266,931		46,161,957	193,087,126		719,516,014	
1909	515,415,437		46,985,192	217,956,351		780,356,980	
1910	565,667,110		47,816,775	242,629,174		856,113,059	
1911	626,770,154		50,919,675	272,530,942		950,220,771	
1912	706,656,117		54,537,725	309,114,827		1,070,308,669	
1913	750,637,092		58,176,795	359,775,330		1,168,590,027	
1914	794,520,423		60,770,658	386,869,397		1,242,160,478	
1915	829,972,809		58,087,018	423,556,850		1,311,616,677	
1916	895,528,435		59,151,931	467,499,266		1,422,179,632	
1917	996,699,282		58,617,506	529,725,775		1,585,042,563	
1918	1,105,503,447		60,296,113	619,261,713		1,785,061,273	
1919	1,361,975,862	650,700	66,909,143	747,547,841	10,749,850	2,176,432,846	11,400,550

PREMIUM INCOME IN CANADA, 1875-1919.

1875	707,256		623,296	1,551,835		2,882,387	
1876	768,543		597,155	1,437,612		2,803,310	
1877	770,319		577,364	1,299,724		2,647,407	
1878	827,098		586,044	1,197,535		2,610,677	
1879	919,345		565,875	1,121,537		2,606,757	
1880	1,039,341		579,729	1,102,058		2,721,128	
1881	1,291,026		613,595	1,190,068		3,094,689	
1882	1,562,085		674,362	1,308,158		3,544,605	
1883	1,652,543		707,468	1,414,738		3,774,749	
1884	1,869,100		744,227	1,518,991		4,132,318	
1885	2,092,986		803,980	1,723,012		4,619,978	
1886	2,379,238		827,848	1,988,634		5,195,720	
1887	2,825,119		890,332	2,285,954		6,001,405	
1888	3,166,883		928,667	2,466,298		6,561,848	
1889	4,459,595		979,847	2,785,403		8,224,845	
1890	3,921,137		1,022,362	3,060,652		8,004,151	
1891	4,258,926		1,030,479	3,128,297		8,417,702	
1892	4,729,940		1,088,816	3,251,598		9,070,354	
1893	5,156,008		1,073,541	3,403,230		9,632,779	
1894	5,435,031		1,079,330	3,394,914		9,909,275	
1895	5,702,783		1,137,366	3,452,205		10,292,354	
1896	6,075,454		1,137,607	3,389,605		10,602,666	
1897	6,598,012		1,174,732	3,443,074		11,215,818	
1898	7,107,073		1,210,601	3,676,490		11,994,164	
1899	7,805,174		1,276,229	3,957,304		13,038,707	
1900	9,373,405		1,372,355	4,261,181		15,006,941	
1901	9,133,890		1,346,666	4,709,298		15,189,854	
1902	10,048,204		1,415,273	5,614,083		17,077,560	
1903	10,882,650		1,435,818	5,922,297		18,240,265	
1904	11,959,100		1,473,514	6,536,710		19,969,324	
1905	13,947,827		1,500,232	6,632,658		22,080,717	
1906	14,093,056		1,583,861	6,687,539		22,364,456	
1907	14,963,714		1,567,951	6,612,207		23,143,872	
1908	16,081,504		1,546,941	7,069,494		24,697,939	
1909	17,438,780		1,590,656	7,476,859		26,506,295	
1910	19,952,162		1,580,255	8,239,486		29,771,903	
1911	20,736,480		1,680,731	9,202,415		31,619,626	
1912	23,540,081		1,768,046	10,401,389		35,709,516	
1913	24,784,163		1,905,486	11,951,557		38,641,206	
1914	26,047,253		1,906,998	13,139,844		41,094,095	
1915	28,546,303		2,071,592	14,488,783		45,106,678	
1916	30,296,416		1,903,590	15,893,099		48,093,105	
1917	34,599,199		1,957,143	18,287,267		54,843,609	
1918	38,728,815		1,935,219	20,977,013		61,641,047	
1919	47,121,054	6,352	2,201,462	25,366,746	11,630	74,689,262	17,982
Totals	505,394,071	6,352	55,674,141	268,018,851	11,630	829,087,063	17,982

*Including 20 months' business of the Canada Life.

INCOME AND DISBURSMENTS OF CANADIAN COMPANIES (IN AND OUT OF CANADA) OTHER THAN FRATERNAL SOCIETIES, IN EACH YEAR BEGINNING WITH THE YEAR 1879

Year.	Income			Disbursements.					Total.		
	Assurance Premiums and Annuity Consideration	Consideration for Supplementary Contracts and Amounts left on Deposit.	Gross Profit on Sale or Maturity of Ledger Assets	Interest and other Receipts	Total	In respect of Assurance and Annuity Contracts	Supplementary Contracts, Premium Reductions, and Deposits withdrawn	Gross Loss on Sale or Maturity of Ledger Assets.		General Expenses	Dividends to Stockholders.
1879	\$ 919,344	\$	\$	\$ 280,375	\$ 1,199,719	\$ 331,118	\$	\$	\$ 247,885	\$ 33,351	\$ 612,354
1880	1,039,342			325,581	1,364,923	412,230			272,089	32,311	717,230
1881	1,291,027			389,819	1,680,846	683,595			350,973	76,122	1,110,690
1882	1,562,085			387,218	1,949,303	719,656			396,398	66,459	1,182,513
1883	1,738,973			477,316	2,216,319	777,355			459,329	40,856	1,277,540
1884	1,932,506			499,074	2,431,580	671,118			508,573	48,821	1,228,842
1885	2,157,338			585,066	2,742,404	934,750			527,371	36,769	1,498,890
1886	2,482,113			672,517	3,154,660	1,316,175			659,938	109,450	2,085,563
1887	2,922,526			768,480	3,691,006	1,405,686			736,816	70,202	2,212,734
1888	3,260,800			777,266	4,038,066	1,416,516			874,657	52,651	2,343,824
1889	4,570,918			1,234,146	5,805,064	2,001,150			1,091,027	65,411	3,157,588
1890	4,236,746			985,915	5,222,661	2,081,236			1,006,698	121,005	3,208,939
1891	4,508,834			1,097,710	5,606,544	2,036,711			1,013,215	57,465	3,185,391
1892	5,006,717			1,174,010	6,180,727	2,438,040			1,210,501	57,010	3,705,551
1893	5,476,059			1,281,031	6,757,090	2,265,703			1,432,144	57,994	3,755,841
1894	5,871,677			1,423,932	7,295,609	2,567,454			1,560,229	59,908	4,187,591
1895	6,297,930			1,508,649	7,806,579	3,070,440			1,723,303	132,112	4,925,861
1896	6,941,828			1,577,222	8,519,050	3,244,495			1,778,627	76,031	5,099,153
1897	7,579,816			1,902,213	9,572,029	3,641,627			2,119,437	83,774	5,844,838
1898	8,303,650			2,066,907	10,370,557	3,542,393			2,391,527	87,885	6,021,805
1899	9,256,570			2,202,132	11,458,702	3,801,089			2,616,951	88,510	6,506,550
1900	10,999,604			2,520,623	13,520,227	5,195,116			3,117,578	82,312	8,345,066
1901	11,074,492			2,792,261	13,866,753	4,890,754			3,262,458	128,442	8,281,654
1902	12,172,590			3,282,477	15,755,067	5,086,397			3,757,986	190,264	9,034,557
1903	13,883,211			3,684,797	17,568,008	5,316,778			4,443,827	202,787	10,163,392
1904	15,640,665			4,067,068	19,707,733	6,054,778			5,019,467	217,719	11,291,964
1905	18,402,474			5,298,800	23,701,274	8,225,574			5,711,905	218,835	14,156,314
1906	18,993,538			5,849,028	24,842,566	7,394,882			5,744,309	234,400	13,373,591
1907	20,223,264			5,869,641	26,092,905	8,551,233			6,022,905	272,886	14,847,024
1908	21,951,117			6,835,364	28,786,481	9,747,877			6,369,112	285,075	16,402,064
1909	24,236,724			7,560,785	31,797,509	10,271,551			6,743,299	315,238	17,330,088
1910	28,048,157			8,940,320	36,988,477	13,816,303			7,626,591	395,107	21,838,001
1911	29,725,159			9,789,237	39,514,396	12,210,823			8,789,678	407,616	21,408,117
1912	34,412,213			11,312,409	45,724,622	15,265,111			9,969,772	436,257	25,671,443
1913	37,538,853			12,457,050	49,995,903	16,601,436			10,539,236	583,684	27,724,356
1914	38,797,372			13,960,278	52,757,650	19,405,276			10,998,450	453,682	30,857,408
1915	40,191,912			14,645,927	54,837,839	25,909,382			11,322,408	690,436	37,922,226
1916	43,958,826			16,292,181	60,251,007	24,147,117			12,253,485	510,816	36,911,418
1917	48,446,284			17,786,408	66,232,692	27,570,554			14,017,950	549,005	42,137,509
1918	54,811,108			20,465,983	75,277,091	33,137,434			16,170,006	553,192	49,860,632
1919	66,953,436	675,989	744,705	20,232,866	88,606,996	38,470,379	678,234	35,130	21,192,594	558,021	60,934,358
Total	678,118,098	675,989	744,705	215,359,122	894,897,914	336,827,865	678,234	35,130	196,131,340	9,493,901	542,410,470

*Including twenty months' business of the Canada Life.

†Excluding receipts on account of Capital Stock but including premium thereon.

SESSIONAL PAPER No. 9

INCOME AND DISBURSEMENTS IN RESPECT OF ASSURANCE AND ANNUITY CONTRACTS OF
ALL COMPANIES DOING BUSINESS IN CANADA, OTHER THAN ASSESSMENT COMPANIES
AND FRATERNAL SOCIETIES (INCLUDING THE BUSINESS DONE OUT OF CANADA
BY CANADIAN COMPANIES) IN EACH YEAR BEGINNING WITH THE YEAR 1879.

Year. (1)	Assurance Premiums and Annuity Considera- tion. (2)	Disburse- ments in respect of Assurance and Annuity Contracts. (3)	Ratio per cent column (3) to column (2). (4)
	\$	\$	
1879	2,606,756	1,301,480	49.93
1880	2,691,128	1,389,986	51.66
1881	3,094,689	1,879,240	60.72
1882	3,544,603	1,946,444	54.91
1883	3,861,179	2,201,152	57.01
1884	4,195,726	2,073,395	49.42
1885	4,684,409	2,544,101	54.31
1886	5,298,596	2,851,981	52.83
1887	6,105,474	3,235,205	52.99
1888	6,655,762	3,440,729	51.70
1889	8,336,167	3,942,590	47.29
1890	8,131,852	4,445,668	54.67
1891	8,667,609	4,911,485	56.66
1892	9,347,131	5,452,151	58.33
1893	9,952,833	5,133,284	51.58
1894	10,345,919	5,516,929	53.32
1895	10,887,501	5,862,447	53.85
1896	11,469,040	6,506,096	56.73
1897	12,197,626	7,076,962	58.02
1898	13,190,742	6,782,006	51.41
1899	14,490,102	7,680,959	53.01
1900	16,633,142	9,232,061	55.50
1901	17,130,456	8,993,125	52.50
1902	19,501,945	9,397,971	48.19
1903	21,240,823	10,288,364	48.44
1904	23,650,887	11,804,359	49.91
1905	26,535,365	13,796,504	51.99
1906	27,264,938	13,040,857	47.83
1907	28,403,423	14,753,533	51.94
1908	30,567,553	16,122,797	52.74
1909	33,304,241	16,382,136	49.19
1910	37,868,196	20,270,595	52.53
1911	40,608,305	19,194,828	47.27
1912	46,581,648	22,953,476	49.28
1913	51,413,732	25,287,204	49.18
1914	53,835,737	28,207,981	52.40
1915	56,744,482	36,426,490	64.19
1916	61,755,516	35,685,561	57.70
1917	68,681,552	39,983,913	58.22
1918	77,748,862	46,814,084	60.21
1919	94,574,659	53,006,830	56.05
Total	993,800,336	537,816,959	54.12

10 GEORGE V, A. 1920

ASSETS OF CANADIAN LIFE

Companies.	Ledger Assets.				
	Real Estate.	Loans on Real Estate.	Loans on Collaterals	Policy Loans.	Bonds and Debentures.
	\$	\$	\$	\$	\$
1| Canada.....	3,503,802	21,085,948	1,138,943	9,289,317	27,810,834
2| Capital.....	3,239	66,500		55,307	602,095
3| *Commercial		12,891		670	70,991
4| Confederation	2,250,072	5,173,009		3,039,398	11,440,831
5| Continental.....	461,552	523,846	2,106	319,661	1,265,006
6| Crown....	442,977	374,770	6,000	407,747	1,370,599
7| Dominion.....	640,501	2,478,983		317,484	1,535,637
8| Excelsior.....	994,406	2,397,988		477,776	1,131,115
9| Great-West.....	755,429	14,354,214		3,804,378	9,331,387
10| Imperial....	363,470	4,866,958	1,400	2,010,036	8,600,469
11| London	38,807	2,947,438		707,210	6,463,348
12| Manufacturers	21,705	9,760,715	19,953	3,668,976	13,343,284
13| Monarch.....	27,722	372,018	2,543	141,331	574,197
14| Mutual of Canada	945,468	13,831,222		4,645,116	16,745,933
15| National of Canada	250,000			430,006	3,681,906
16| North American...	138,036	4,356,496		2,236,506	9,669,648
17| Northern	183,129	1,149,592	24,100	344,074	1,441,828
18| Saskatchewan		71,748		11,892	226,041
19| Sauvegarde	485,783	112,571		131,542	812,793
20| Security.....	472	10,313		13,404	134,505
21| Sovereign.....	34,882	463,112		170,117	835,661
22| Sun	5,243,319	6,850,761	563,137	12,331,835	61,686,638
23| Travellers of Canada		51,200	2,984	40,053	524,130
24| Western.....	6,229	12,808		18,091	211,497
Totals	16,791,000	91,325,101	1,761,166	44,611,927	179,510,373

*Formerly the Alberta-Saskatchewan.

†The Market Value exceeds the Book Value but credit was taken for the Book Value only.

§The Market Value is less than the Book Value, but the latter is entered in lieu of the Market Value, the difference being more than covered by special reserve funds (see Liabilities).

‡The Market Value is less than the Book Value, but the latter is entered in lieu of the Market Value, the difference being covered by an investment reserve fund (see Liabilities).

SESSIONAL PAPER No. 9

COMPANIES, DECEMBER 31, 1919.

Stocks.	Cash.	Other Ledger Assets.	Total Ledger Assets (Book value).	Total Ledger Assets taken at Market value except undernoted.	Non-Ledger Assets.			Total Assets.	
					Interest and Rents due and Accrued.	Outstanding and Deferred Premiums and Annuity considera- tion.	Other Non- Ledger Assets.		
\$	\$	\$	\$	\$	\$	\$	\$	\$	
3,169,316	273,212	.....	66,271,372	\$66,271,372	1,955,931	1,124,965	.....	69,352,268	1
.....	11,431	.....	738,572	733,069	18,407	42,898	3,124	797,498	2
.....	941	.....	85,493	80,806	3,815	3,377	1,514	89,512	3
1,172,922	412,319	2,343	23,490,894	†23,490,894	548,351	633,308	.....	24,672,553	4
.....	8,342	2,345	2,582,858	2,622,379	35,390	65,524	4,164	2,727,457	5
.....	59,157	9,871	2,671,121	2,703,797	55,125	112,792	.....	2,871,714	6
.....	24,802	64,177	5,061,584	5,048,147	240,849	175,462	.....	5,464,458	7
.....	164,779	12,997	5,179,061	†5,179,061	157,858	177,226	.....	5,514,145	8
1,058,705	36,547	187	29,340,847	\$29,340,847	839,508	1,079,992	.....	31,260,347	9
26,447	241,763	2,400	16,112,943	†16,112,943	396,652	472,920	597	16,983,112	10
103,581	14,519	17,246	10,292,149	†10,292,149	190,260	328,134	.....	10,810,543	11
966,393	272,561	14,855	28,068,442	27,829,160	854,770	671,700	.....	29,355,630	12
.....	36,486	.....	1,154,297	1,152,536	38,892	144,067	11,872	1,347,367	13
.....	122,176	.....	36,289,915	35,895,315	958,682	772,352	.....	37,626,349	14
174,593	92,568	.....	4,629,073	†4,629,073	51,587	166,084	2,644	4,849,388	15
1,828,698	114,104	10,093	18,353,581	18,190,545	289,326	389,279	.....	18,869,150	16
29,329	26,236	.....	3,198,288	3,149,535	78,363	111,364	11,547	3,350,809	17
.....	17,463	.....	327,144	325,866	7,638	22,463	2,000	357,967	18
.....	16,295	.....	1,558,984	1,549,649	17,701	29,317	6,034	1,602,701	19
.....	11,637	.....	170,331	161,999	3,917	16,123	4,202	186,241	20
13,400	20,024	394	1,537,590	\$1,537,590	49,008	67,133	3,147	1,656,878	21
16,435,970	384,320	97,333	103,593,313	102,132,399	1,258,423	2,320,646	.....	105,711,468	22
.....	27,228	.....	645,595	638,828	10,248	69,046	4,782	722,904	23
.....	14,495	.....	263,120	264,648	5,868	23,715	2,200	296,431	24
24,979,354	2,403,405	234,241	361,616,567	359,332,607	8,066,569	9,019,887	57,827	376,476,890	

10 GEORGE V, A. 1920

LIABILITIES OF CANADIAN LIFE

Companies.	Net Liability under Contracts in force for Payments not due (Reserve).	Net Liability for Payments due under contracts (unsettled claims).	Provision for unreported Claims.	*Miscellaneous Liability under Assurance Contracts.	Provision for Deferred Dividend Policies issued since Jan. 1, 1911.
	\$	\$	\$	\$	\$
1 Canada.....	58,369,030	473,853	75,000	933,820	320,163
2 Capital.....	442,171	5,175		2,064	
3 †Commercial.....	18,332				
4 Confederation.....	22,118,904	261,295	50,000	85,110	242,175
5 Continental.....	2,433,373	19,989	5,000	11,458	
6 Crown.....	2,650,323	21,444		28,170	
7 Dominion.....	4,497,788	44,203		7,456	23,227
8 Excelsior.....	4,551,253	58,950	5,000	18,283	54,800
9 Great-West.....	25,032,486	198,610	25,000	858,760	232,088
10 Imperial.....	13,984,764	111,629	20,000	159,812	153,350
11 London.....	10,030,092	66,000	10,000	35,859	50,005
12 Manufacturers.....	24,722,363	325,468	75,000	93,318	232,859
13 Monarch.....	1,256,379	22,858		4,000	
14 Mutual of Canada....	31,139,563	209,628	50,000	1,019,311	414,457
15 National of Canada....	3,974,379	42,750		33,319	958
16 North American.....	15,451,959	215,907	30,000	122,310	147,755
17 Northern.....	2,709,424	39,422	3,000	8,752	24,558
18 Saskatchewan.....	180,955			827	
19 Sauvegarde.....	1,264,966	11,150		4,939	
20 Security.....	153,655	4,000		161	
21 Sovereign.....	1,190,943	28,541		24,997	
22 Sun.....	94,041,250	1,738,108	250,000	402,757	90,933
23 Travellers of Canada....	500,039	8,500		1,180	
24 Western.....	211,497	9,907		517	
Totals..	321,021,888	3,917,546	598,000	3,857,237	1,997,358

†Formerly the Alberta-Saskatchewan.

*Consisting of surrender values claimable under cancelled contracts, amounts left with the company at interest by policyholders, advance payments of premiums and interest by policyholders, policy dividends due and unpaid, and premium reductions on outstanding premiums.

(a) Consisting of \$209,849 allotted to deferred dividend policies issued prior to Jan. 1, 1911 and \$48,767 being the full accrued profits on quinquennial dividend policies to the anniversary in 1919.

SESSIONAL PAPER No. 9

COMPANIES, DECEMBER 31, 1919.

Profits	Investment, Contingency and Special Reserve Funds.	Shareholders' Surplus and Unpaid Dividends.	Borrowed money and Bank Over- drafts.	All Other Liabilities.	Total Liabilities.	Excess of Assets over Liabilities (excluding Capital from Liabilities).	Capital Stock Paid-up.	
All Other Policies.								
\$	\$	\$	\$	\$	\$	\$	\$	
2,515,000	568,668	281,983		160,127	63,697,664	5,654,604	1,000,000	1
	1,000		200,000	2,532	652,942	144,556	129,285	2
	2,500			7,448	28,280	61,232	67,750	3
	339,290	28,142		77,449	23,202,371	1,470,182	100,000	4
		13,421		25,605	2,508,846	218,611	200,000	5
	1,072		33,041	15,558	2,749,608	122,106	101,721	6
	100,000	72,225	45,460	30,656	4,821,015	643,443	160,000	7
	18,114	20,468		23,875	4,750,743	763,402	110,000	8
	200,000	93,388	131,834	153,174	26,925,340	4,335,007	996,265	9
	112,204	131,064		51,555	14,734,388	2,248,724	450,000	10
(a) 258,616	90,000	33,596		61,054	10,635,321	175,222	50,000	11
379,571	300,000	303,363		106,371	26,538,313	2,817,317	300,000	12
		100		18,420	1,301,779	45,588	100,743	13
				252,854	33,085,813	4,540,536		14
	71,903	22,550	360,000	17,883	4,523,742	325,646	250,000	15
394,307	29,865	3,000		114,387	16,509,519	2,359,631	60,000	16
13,288	31,418			30,545	2,860,407	490,402	490,378	17
	4,000		40,857	2,104	234,743	123,224	100,000	18
			55,000	6,990	1,343,045	259,656	178,500	19
				2,582	160,398	25,843	181,330	20
	70,000	16,276		9,635	1,340,392	316,486	209,995	21
382,554		44,693		606,287	97,556,582	8,154,886	500,000	22
573				3,908	604,200	118,704	117,840	23
	2,500			1,231	225,712	70,719	120,600	24
3,943,909	1,942,534	1,064,269	866,192	1,782,230	340,991,163	35,485,727	5,980,407	

10 GEORGE V, A. 1920

BASIS OF VALUATION, EXCESS RESERVE, STATUTORY

Companies	Bases of Valuation used by Companies in Calculating the Reserve (The Statutory Basis is as follows:— (a) Assurances Om (s) 3½%; (b) Annuities O [a ^m] & O [a ^l] 3½%)
1 Canada.....	Par Assces since 1899, H ^m 3%; all other Assurances and bonuses, H ^m 3½%; Annuities
2 Capital.....	O [a] 3½%
3 †Commercial..	Om (s) 3½%
4 Confederation.	Om (s) 3½%
5 Continental.....	Issued at Ord. rates Om (s); Par; Interest prior to Jan. 1, 1896, 4%; 1896 to 1899
6 Crown.....	incl., 3½%; 1900 to 1919, incl., 3%; Non-Par 3½% for all years of issue. Tropical
7 Dominion	business, Am. Trop., Par 3%; Non-Par, 3½%; Annuities B.O. Select, 3½%.
8 Excelsior.	Om (s) 3½%
9 Great-West.....	H ^m 3½% and Om (s) 3½%; Annuities O (a) 3½%.....
10 Imperial.	Prior to 1910, H ^m 3½%; after 1909, Om (s) 3%.....
11 London....	H ^m 3½%.....
12 Manufacturers.	3% Business Am. 3% and Om (s) 3%; all other Om (s) 3½%, Annuities B. O. Select
13 Monarch	3½%.....
14 Mutual of Canada	H ^m 3%; Tropical and Sub-Tropical business Am. Trop. 3%; Annuities B.O. Select 3%.
15 National of Canada.....	Ordinary: issued prior to Jan. 1, 1910, H ^m 3½%; since Om (s) 3%; Industrial
16 North American.....	issued prior to Jan. 1, 1900, Combined Exp. 3½%; issued 1900-1915, Farr's No. 3,
17 Northern.....	3½%; since Farr's, No. 3, 3%. Annuities B.O. Select 3½%.
18 Saskatchewan..	H ^m 3½%; Tropical, Am. Trop. 3½%; Sub-Tropical, mean of H ^m and A ^m Trop.
19 Sauvegarde.....	3½%; Annuities B. O. Select 3½%.
20 Security.....	Om (s) 3½%
21 Sovereign.....	Assurances Om (s) 3½% prior to 1903; 3% thereafter. Annuities O [a ^m] and O [a ^l]
22 Sun.....	3½% prior to 1903; 3% thereafter.
23 Travellers of Canada.....	Par, Om (s) 3½%. Non-Par, H ^m 3½%. Annuities, B. O. Select 3½%.....
24 Western.	H ^m 3½%; Tropical business, Am. Trop., 3%; Sub-Tropical, Table based on mean
	of "qx" of Am. Trop. and H ^m 3%; Annuities B. O. Select 3½%.
	Om (s) 3½%; Annuities, B.O. Select 3½%.....
	Om (s) 3½%
	Annual Dividend Om (s) 3%; all other Om (s) 3½%
	Om (s) 3½%
	Participating Om (s) 3%; Non-participating Om (s) 3½%.....
	Prior to Jan. 1, 1903, Om (s) 3½%; since Dec. 31, 1902 Om (s) 3%. Annuities B. O.
	Select 3½%. Federal Life Business Om 3½% throughout. Tropical Life and
	Limited Life R. D. plan, practically American Tropical 3%; all other Tropical
	Om (s) 3%.
	Life participating, issued 1910 and 1911, Om (s) 3%; all other Om (s) 3½%.....
	Om (s) 3½%

*Estimated.

†Formerly the Alberta-Saskatchewan.

SESSIONAL PAPER No. 9

DEDUCTION—CANADIAN COMPANIES, DECEMBER 31, 1919.

Excess of Reserve on Company's Bases of Valuation over Reserve on Statutory Bases of Valuation.	Deduction from the Reserve on the Company's Bases of Valuation permitted under sec. 43 (3) Ins. Act, 1917.	Deduction actually made.	
\$	\$	\$	
*1,083,373	803,097		1
	28,248	28,248	2
	3,222	3,222	3
*104,830	492,155		4
	64,286	64,286	5
	95,741	95,741	6
*39,936	191,779		7
*21,419	164,257		8
150,000	927,909		9
*294,488	434,992		10
*308,542	323,519		11
*146,061	638,728		12
	124,010	124,010	13
*535,777	674,761		14
	94,043	94,043	15
*77,000	337,974		16
	84,753	84,753	17
	25,272	25,272	18
	27,443	27,443	19
	19,535	19,535	20
	72,314	72,314	21
*989,157	1,806,815		22
	46,121	46,121	23
	21,903	21,903	24

10 GEORGE V, A. 1920

ASSETS IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED
(AS AT DECEMBER 31, 1919, EXCEPT FOR

Companies.		† Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Policy Loans.
		\$	\$	\$	\$
<i>British Companies.</i>					
1	Commercial Union		2,595,302		12,620
2	Edinburgh				272
3	Gresham	130,000	681,700	12,000	25,645
4	Life Association of Scotland				32,451
5	*Liverpool and London and Globe				
6	††London and Scottish	491,390	1,533,022	6,770	647,867
7	Mutual Life and Citizens' (Australia)				1,284
8	North British and Mercantile . .		2,697,327		37,551
9	Norwich Union				
10	Phoenix of London . . .	227,212	1,012,660		271,662
11	Royal				162,591
12	Scottish Amicable . . .				4,935
13	Scottish Provident				3,115
14	Standard	457,434	4,478,436		1,236,937
15	Star				9,673
Totals.		1,306,036	12,998,447	18,770	2,446,603
<i>Foreign Companies.</i>					
1	Ætna.				844,937
2	Connecticut Mutual . . .				
3	Equitable				1,031,235
4	Guardian				7,519
5	Metropolitan	221,013	4,274,000		2,238,453
6	Mutual of New York				1,938,358
7	National of United States				
8	New York		4,561,771		3,397,534
9	Northwestern Mutual . . .				3,646
10	Phoenix Mutual				
11	Provident Savings . . .				78,116
12	Prudential.				405,673
13	State		55,650		62,181
14	Travelers of Hartford		1,172,321		899,594
15	Union Mutual				362,437
16	United States				48,926
Totals.		221,013	10,063,742		11,318,519

*This company also transacts fire insurance and has not made a separation of its assets as between fire and life branches
Its total assets in Canada are shown on page 46
†Market values
†† Formerly the London and Lancashire .

SESSIONAL PAPER No. 9

TO TRANSACT THE BUSINESS OF LIFE INSURANCE IN CANADA.

COMPANIES NOTED ON PAGE 120.)

†Bonds and Debentures.	†Stocks.	Cash	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums and Annuity Consideration.	Other Assets.	Total Assets.	
\$	\$	\$	\$	\$	\$	\$	
771,818		289,779	82,498	2,620		3,754,637	1
58,887		3,956	12			63,127	2
444,043		29,893	12,316	35,746	3,630	1,374,973	3
138,357		28,358	1,171	1,155		201,492	4
							5
4,064,102		8,156	126,264	100,493	22,463	7,000,527	6
340,867		124,565	6,546	14,149		487,411	7
1,217,705		108,534	65,179	4,931	8,181	4,139,408	8
153,072		6,903				159,975	9
1,578,428		49,094	59,842	42,815		3,241,713	10
1,444,394		38,802	19,529	74,904		1,740,220	11
65,000			1,215			71,150	12
70,000			34			73,149	13
9,544,134	160	62,186	39,118	73,103	1,546	15,893,054	14
133,059		6,262	3,709	669		153,372	15
20,023,866	160	756,488	417,433	350,585	35,820	38,354,208	
5,564,541		46,238	80,341	119,802	1,542	6,657,401	1
104,169						104,169	2
6,669,744		193,364	94,797	110,219		8,099,359	3
96,904			2,076	60		106,559	4
32,851,164		663,829	535,488	1,217,716	50	42,001,713	5
11,132,257		82,275	212,315	83,472	240	13,448,917	6
55,000			634	18		55,652	7
10,542,102		430,797	223,138	214,971	130	19,370,443	8
110,000			128	59		113,833	9
116,758				311		117,069	10
411,702			8,917	2,931		501,666	11
11,120,957		558,174	130,001	386,518	616	12,601,939	12
284,150		8,457	6,857	2,209		419,504	13
4,099,119		42,067	69,842	135,860	13,703	6,432,416	14
1,850,931		51,910	24,251	17,814		2,307,243	15
258,000			2,651	4,456		314,033	16
85,267,498		2,077,111	1,391,436	2,296,416	16,281	112,652,016	

10 GEORGE V, A. 1920

LIABILITIES IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED TO
(AS AT DECEMBER 31, 1919, EXCEPT

Companies.	Net Liability under Contracts in force for Payments not due (Reserve).	Net Liability for Payments due under Contracts (unsettled claims).	Provision for unreported Claims.	*Miscellaneous Liability under Assurance Contracts.
<i>British Companies.</i>	\$	\$	\$	\$
1 Commercial Union	† 217,600	1,759		
2 Edinburgh	18,484			
3 Gresham	400,970	17,000		335
4 Life Association of Scotland	244,838	13,324		
5 Liverpool and London and Globe	72,332	1,000		718
6 †† London and Scottish	4,722,938	68,410		6,799
7 Mutual Life and Citizens' (Australia)	184,919	5,198		1,113
8 North British and Mercantile	418,150	4,193		
9 Norwich Union	† 131,100			
10 Phoenix of London	† 2,653,000	14,837		7,424
11 Royal	1,852,901	42,750		2,003
12 Scottish Amicable	37,327			
13 Scottish Provident	26,955			
14 Standard	8,347,162	211,678		23,323
15 Star	97,572	4,317		
Totals	19,426,248	384,466		41,715
<i>Foreign Companies.</i>				
1 Aetna	6,724,267	84,409	2,914	111,457
2 Connecticut Mutual	† 400,000	5,623		
3 Equitable	7,952,613	31,955	10,000	82,329
4 Guardian	53,051			195
5 Metropolitan	38,342,425	141,951	69,664	271,935
6 Mutual of New York	10,932,571	203,202		114,596
7 National of United States	19,106			
8 New York	19,537,761	222,899		208,198
9 Northwestern Mutual	51,589	200		69
10 Phoenix Mutual	210,000			
11 Provident Savings	402,952	5,000		2,596
12 Prudential	11,069,726	86,182	40,000	104,243
13 State	371,173	500	834	1,532
14 Travelers of Hartford	5,823,127	33,557	3,000	20,358
15 Union Mutual	2,070,720	77,234		12,008
16 United States	258,946	880		1,697
Totals	104,220,027	893,592	126,412	931,213

*Consisting of surrender values claimable under cancelled contracts, amounts left with the company at interest by policy holders, advance payments of premiums and interest by policyholders, policy dividends due and unpaid and premium reductions on outstanding premiums.

†Estimated.

†† Formerly the London and Lancashire.

SESSIONAL PAPER No. 9
TRANSACTION THE BUSINESS OF LIFE INSURANCE IN CANADA.
FOR COMPANIES NOTED ON PAGE 120.)

Provision for Profits.		Investment, Contingency and Special Reserve Funds.	Borrowed Money and Bank Overdrafts.	All other Liabilities.	Total Liabilities.	eExcess of Assets over Liabilities. — dThe Reverse.	
Deferred Dividend Policies issued since Jan. 1, 1911.	All other Policies.						
\$	\$	\$	\$	\$	\$	\$	
.....	.....	.....	.....	486	219,845	e3,534,792	1
.....	.....	.....	.....	.....	18,484	e44,643	2
.....	.....	.....	.....	2,640	420,945	e954,028	3
.....	.....	.....	.....	.....	258,162	d56,670	4
.....	.....	.....	.....	25	74,075	.....	5
737	.....	.....	.....	8,691	4,807,575	e2,192,952	6
.....	.....	.....	.....	1,728	192,958	e294,453	7
.....	.....	.....	.....	2,005	424,348	e3,715,060	8
.....	.....	.....	.....	.....	131,100	e28,875	9
.....	.....	.....	.....	6,324	2,681,585	e560,128	10
.....	.....	.....	.....	7,380	1,905,034	d164,814	11
.....	.....	.....	.....	11	37,338	e33,812	12
.....	.....	.....	.....	.....	26,955	e46,194	13
.....	.....	57,000	.....	29,015	8,668,178	e7,224,876	14
.....	.....	.....	.....	.....	101,889	e51,483	15
737	.....	57,000	.....	58,305	19,968,471	e18,459,812	
.....	77,078	.....	.....	17,678	7,017,803	d360,402	1
.....	.....	.....	.....	.....	405,623	d301,454	2
.....	276,652	.....	.....	17,047	8,370,596	d271,237	3
.....	989	.....	.....	7	54,242	e52,317	4
.....	227,376	11,365	.....	287,874	39,352,590	e2,649,123	5
.....	504,280	.....	213	30,277	11,785,139	e1,663,778	6
.....	.....	.....	.....	.....	19,106	e36,546	7
.....	861,504	.....	.....	71,033	20,901,395	d1,530,952	8
.....	.....	.....	.....	.....	51,858	e61,975	9
.....	.....	.....	.....	.....	210,000	d92,931	10
.....	.....	.....	.....	404	410,952	e90,714	11
.....	12,163	6,693	.....	108,002	11,427,009	e1,174,930	12
.....	1,186	.....	.....	1,104	376,329	e43,175	13
.....	23,917	2,700	.....	18,754	5,925,413	e507,003	14
.....	.....	.....	.....	4,774	2,164,736	e142,607	15
.....	800	.....	.....	386	262,709	e51,324	16
.....	1,985,945	20,758	213	557,340	108,735,500	e3,916,516	

10 GEORGE V, A. 1920

INCOME (RECEIPTS ON ACCOUNT OF CAPITAL STOCK

Companies.	Assurance Premiums.		Consideration for Annuities.	Consideration for Supple- mentary Contracts.
	Ordinary and Industrial.	Group.		
	\$	\$	\$	\$
1 Canada	8,046,434		274,518	37,860
2 Capital	175,396			
3 *Commercial	9,400			
4 Confederation	4,249,024		69,499	2,123
5 Continental.....	524,427		54	1,880
6 Crown	736,254			1,017
7 Dominion	1,182,205			6,008
8 Excelsior.....	1,100,019			
9 Great-West	6,692,612		6,181	47,915
10 Imperial	3,265,125		1,000	4,000
11 London	2,821,073			3,000
12 Manufacturers	5,426,727		50,829	18,348
13 Monarch	570,750			
14 Mutual of Canada	6,244,076		12,741	33,907
15 National of Canada	802,597			24,196
16 North American	2,940,776			20,619
17 Northern	600,347		1,610	3,052
18 Saskatchewan ..	118,744			
19 Sauvegarde	264,320			
20 Security	75,242			
21 Sovereign	355,545			
22 Sun	17,819,780	6,352	2,103,319	89,619
23 Travellers of Canada	274,882			
24 Western	101,618			
Totals.....	64,427,333	6,352	2,519,751	296,344

*Formerly the Alberta-Saskatchewan.

SESSIONAL PAPER No. 9

SEPARATELY) OF CANADIAN LICENSED LIFE COMPANIES, 1919.

Amounts left with Company by Policyholders.	Interest, Dividends and Rents.	Gross Profit on Sale or Maturity of Ledger Assets.	Premium on Capital	All other Income.	Total Income (Excluding receipts on account of Capital Stock).	Paid on Capital Stock.	
\$	\$	\$	\$	\$	\$	\$	—
19,389	3,517,393	101,452		35,064	12,031,910		1
	19,086	12,018			206,500		2
	2,110		19,968		31,478	3,600	3
1,676	1,297,344	61,531			5,681,197		4
522	126,342	8,544			664,769		5
204	135,998	5,961			879,434		6
	366,009	12,364		4,909	1,571,495		7
	288,675	4,937		331	1,393,962	5,000	8
89,221	1,746,463	153,138		21,221	8,756,751	3,479	9
42,983	905,484	34,748			4,253,340		10
25,734	592,297	941			3,443,045		11
2,602	1,578,580	136,087		250	7,213,423		12
	73,994	425			645,169		13
187,608	2,086,486	15,731		2,855	8,583,404		14
3,913	215,457	29,439			1,075,602		15
382	1,072,753	10,349		49,528	4,094,407		16
29	179,901	10,478			795,417		17
	16,938	1,497	3,443		140,622	90	18
4	71,736	1,017	50	7,108	344,235		19
	5,873	78	25,140		106,333	14,241	20
3,266	88,736	2,815			480,322		21
2,112	5,489,206	138,245		87,978	25,736,611		22
	27,191	2,910	50,500	1,289	356,772	1,500	23
	14,978		4,202		120,798	10,378	24
379,645	19,919,030	744,705	103,303	210,533	88,606,996	38,288	

10 GEORGE V, A. 1920

INCOME IN CANADA OF BRITISH AND FOREIGN COMPANIES

Companies.		Assurance Premiums.	
		Ordinary and Industrial.	Group.
<i>British Companies.</i>		\$	\$
1	Commercial Union	18,847	
2	Edinburgh	265	
3	Gresham	175,321	
4	Life Association of Scotland	4,733	
5	Liverpool and London and Globe	2,802	
6	*London and Scottish	536,342	
7	Mutual Life and Citizens' (Australia)	119,651	
8	North British and Mercantile	61,234	
9	Norwich Union	4,575	
10	Phoenix of London	223,355	
11	Royal	406,170	
12	Scottish Amicable	722	
13	Scottish Provident	213	
14	Standard	642,013	
15	Star	5,219	
Totals		2,201,462	
<i>Foreign Companies.</i>			
1	Etna	1,028,044	2,532
2	Connecticut Mutual	23,229	
3	Equitable	1,269,532	123
4	Guardian	11,693	
5	Metropolitan	11,336,676	8,975
6	Mutual of New York	1,660,671	
7	National of United States	140	
8	New York	3,649,703	
9	Northwestern Mutual	1,888	
10	Phoenix Mutual	17,576	
11	Provident Savings	34,358	
12	Prudential	5,019,701	
13	State	56,900	
14	Travelers of Hartford	946,458	
15	Union Mutual	289,724	
16	United States	30,451	
Totals		25,366,745	11,630
Totals—British and Foreign Companies.		27,568,207	11,630

* Formerly the London and Lancashire.

SESSIONAL PAPER No. 9

LICENSED TO TRANSACT THE BUSINESS OF LIFE INSURANCE, 1919.

Consideration for Annuities.	Consideration for Supple- mentary Contracts.	Amounts left with Company by Policyholders.	Interest, Dividends and Rents.	Gross Profit on Sale or Maturity of Ledger Assets.	All other Income.	Total Income.	
\$	\$	\$	\$	\$	\$	\$	
.....	.....	.....	237,463	.....	662	256,972	1
.....	.....	.....	32,657	.....	.....	32,922	2
50	4,929	.....	60,735	.....	.....	241,035	3
.....	.....	.....	1,834	.....	.....	6,567	4
.....	.....	5,647	.....	.....	67	8,516	5
.....	.....	.....	353,069	71,261	.....	960,672	6
.....	.....	.....	14,175	.....	173	133,999	7
.....	1	.....	206,561	.....	13	267,809	8
.....	.....	.....	250	.....	.....	4,825	9
1,000	.....	.....	169,176	.....	1,842	395,373	10
.....	.....	.....	79,585	.....	.....	485,755	11
.....	.....	.....	3,652	.....	.....	4,374	12
.....	.....	.....	3,149	.....	.....	3,362	13
.....	.....	.....	807,590	.....	2,045	1,451,648	14
.....	.....	.....	7,222	.....	93	12,534	15
1,050	4,930	5,647	1,977,118	71,261	4,895	4,266,363	
.....	
.....	10,000	12,460	330,390	3,950	.....	1,387,376	1
.....	.....	.....	4,525	.....	.....	27,754	2
32,840	3,444	7,395	374,111	.....	132	1,687,577	3
.....	.....	15	4,930	.....	.....	16,638	4
.....	11,066	12,585	1,880,721	7,418	40,228	13,297,669	5
3,232	4,270	5,945	606,719	.....	88	2,280,925	6
.....	.....	.....	.....	.....	.....	140	7
2,994	4,965	53,035	964,778	.....	125,267	4,800,742	8
.....	.....	.....	356	.....	.....	2,244	9
.....	.....	.....	16,401	.....	.....	33,977	10
.....	.....	.....	24,473	.....	.....	58,831	11
1,000	39,852	1,293	515,523	5,503	20,081	5,602,953	12
.....	.....	322	21,382	.....	.....	78,604	13
.....	61,403	.....	331,318	.....	.....	1,329,180	14
.....	85	982	111,655	.....	.....	402,446	15
.....	.....	.....	13,123	.....	.....	43,574	16
40,066	135,085	94,032	5,200,405	16,871	185,796	31,050,630	
41,116	140,015	99,679	7,177,523	88,132	190,691	35,316,993	

NET DISBURSEMENTS IN RESPECT OF LIFE ASSURANCE AND ANNUITY CONTRACTS, 1919 CANADIAN COMPANIES

Companies.	Death Claims.		Matured Endowments.	Disability Claims.	Surrender Values.	Dividends to Policyholders.	Life Annuities.	Total.
	Ordinary and Industrial.	Group.						
Canada Capital	\$ 2,976,192	\$	\$ 862,029	\$ 100	\$ 983,556	\$ 1,091,815	\$ 520,802	\$ 6,231,491
Commercial	21,813				7,549			29,362
Confederation	1,147,003		665,777		309			309
Continental	122,263		34,407		668,719	436,546	105,721	3,023,760
Crown.	166,012		22,500	3,410	75,839	10,989	1,800	248,728
Dominion	216,076		138,798		28,494	9,885	500	227,391
Excelsior	248,689		66,912		110,007	154,164	442	619,577
Great-West	1,579,551		194,245	797	98,576	58,127	1,070	473,374
Imperial	718,987		291,631		550,729	600,243	11,838	2,037,403
London	440,103		213,517		225,189	292,782	2,727	1,531,319
Manufacturers	1,124,095		696,272	262	83,355	72,344	3,738	813,067
Monarch...	133,624				580,126	437,303	5,029	2,843,087
Mutual of Canada	1,517,112		486,618	300	10,136			143,760
National of Canada	248,753		28,000		437,531	1,205,055	10,593	3,657,209
North American	822,501		497,748		58,944	16,505	35	352,237
Northern...	136,618		55,665		585,406	376,396	6,265	2,288,316
Saskatchewan	32,500				72,890	15,015	851	281,639
Sauvegarde	66,822		5,600		1,138			33,638
Security	11,753				19,600†	520		91,948
Sovereign	103,084		10,000	50	1,500			16,253
Sun	4,845,060		2,175,218	1,071	69,532**	8,950		191,636
Travellers of Canada	37,869			31	2,071,296†	1,661,068	1,580,998	12,304,651
Western.	15,058...				10,759			48,650
					4,113			19,171
Totals	16,734,538		6,444,370	6,021	6,755,349	6,477,701	2,052,490	38,470,379

*Formerly the Alberta Saskatchewan.
**Including \$2,725, Gold Bond interest credits.
†Including \$239, Guaranteed Interest Credits paid.
‡Including \$31,734 payments under Guaranteed Compound Interest policies.

SESSIONAL PAPER No. 9

NET DISBURSEMENTS IN CANADA IN RESPECT OF LIFE ASSURANCE AND ANNUITY CONTRACTS, 1919—BRITISH AND FOREIGN COMPANIES.

Companies.	Death Claims.		Matured Endowments.	Disability Claims.	Surrender Values.	Dividends to Policyholders.	Life Annuities.	Total.
	Ordinary and Industrial.	Group.						
British Companies.								
Commercial Union.....	\$ 37,581				2,157			\$ 39,738
Edinburgh.....	499							499
Gresham.....	54,404				5,570			59,974
Life Association of Scotland.....	47,050					1,164		48,223
Liverpool and London and Globe.....	7,575		6,749			6,126	222	20,672
London and Scottish.....	223,522		166,780		59,970		500	450,772
Mutual Life and Citizens' (Australia).....	13,090				589			20,307
North British and Mercantile.....	24,726				2,049	6,628	716	27,949
Norwich Union.....	8,572					458		8,572
Phoenix of London.....	178,743		104,256		11,729	129	1,182	296,039
Royal.....	93,182		2,201		18,792	3,768		117,943
Scottish Amicable.....	7,191							7,191
Scottish Provident.....	2,548							2,548
Standard.....	515,436		389,348		97,156	24,912	9,352	1,036,204
Star.....	8,189		4,278		700	45		13,212
Totals.....	1,222,317		673,612		198,712	43,230	11,972	2,149,843
Foreign Companies.								
Aetna.....	519,672		207,699		143,554	42,833	600	914,358
Connecticut Mutual.....	35,824				10,146	7,128		53,098
Equitable.....	422,635		121,297		129,359	227,123	8,672	909,086
Guardian.....	4,569				612	650		5,831
Metropolitan.....	2,328,881		944,700	3,457	520,413	137,435	843	3,935,729
Mutual of New York.....	610,887		155,394		184,036	392,752	7,318	1,350,387
National of United States.....	1,864							1,864
New York.....	1,177,569		436,728	2,100	498,687	813,181	9,418	2,937,683
Northwestern Mutual.....	17,096				521	229		17,846
Phoenix Mutual.....	26,746				140	2,298		29,184
Provident Savings.....	32,888		14,238		8,521		78	55,725
Prudential.....	996,083		30,328	2,354	77,765	176,648	3,487	1,286,665
State.....	47,590		5,000		18,210	3,991		74,791
Travelers of Hartford.....	231,177		131,680	934	41,762	2,360	13,894	421,807
Union Mutual.....	136,552		47,773		93,921	62,321	191	340,758
United States.....	26,000		7,396		17,178	1,193	29	51,796
Totals.....	6,616,033		2,102,233	8,845	1,744,825	1,870,142	44,530	12,386,608
Totals—British and Foreign Companies.....	7,838,350		2,775,845	8,845	1,943,537	1,913,372	56,502	14,536,451

* Formerly the London and Lancashire.

10 GEORGE V, A. 1920

DISBURSEMENTS OF CANADIAN

Companies.		Taxes.	Head Office, Branch Office and Agency Expenses.	All Other Expenses.
		\$	\$	\$
1	Canada	164,745	1,925,681	318,787
2	Capital	4,006	62,094	8,555
3	†Commercial	455	13,587	9,597
4	Confederation	49,535	1,157,144	167,064
5	Continental	11,197	164,143	25,064
6	Crown	11,659	223,100	32,958
7	Dominion	15,663	418,541	68,155
8	Excelsior	18,882	376,382	55,005
9	Great-West	116,131	1,764,698	348,449
10	Imperial	43,777	974,521	152,599
11	London	44,839	894,483	133,576
12	Manufacturers	85,699	1,514,534	266,829
13	Monarch	7,692	256,012	32,730
14	Mutual of Canada	77,664	1,388,714	200,059
15	National of Canada	14,928	239,394	37,691
16	North American	46,982	891,893	125,272
17	Northern	12,746	245,647	40,639
18	Saskatchewan	1,689	54,023	9,662
19	Sauvegarde	6,090	80,512	20,256
20	Security	1,310	46,118	18,487
21	Sovereign	5,605	155,572	18,569
22	Sun	348,828	4,186,589	787,493
23	Travellers of Canada	5,985	102,245	14,691
24	Western	2,325	59,025	8,313
Totals		1,097,532	17,194,652	2,900,410

*Included in the items constituting "Total Expenses".

†Formerly the Alberta-Saskatchewan.

SESSIONAL PAPER No. 9

LIFE INSURANCE COMPANIES, 1919.

Total Expenses.	In respect of Assurance and Annuity Contracts.	Supplementary Contracts, Premium Reductions and Deposits withdrawn.	Dividends to Shareholders.	Gross Loss on Sale or Maturity of Ledger Assets.	Total Disbursements.	*Investment Expenses.
\$	\$	\$	\$	\$	\$	\$
2,409,213	6,234,494	113,231	150,000	48	8,906,986	189,427 1
74,655	29,362				104,017	2
23,639	309				23,948	3
1,373,743	3,023,760	46,363	20,000		4,463,866	71,706 4
200,404	248,728	1,019			450,151	7,239 5
267,717	227,391	2,243	3,540		500,891	4,108 6
502,359	619,577	18,476	22,400		1,162,812	24,906 7
450,269	473,374	1,061	13,600		938,304	20,563 8
2,229,278	2,937,403	90,466	148,981		5,406,128	100,880 9
1,170,897	1,531,319	38,859	61,875		2,802,950	68,453 10
1,072,898	813,067	5,444	4,000		1,895,409	37,910 11
1,867,062	2,843,087	33,227	24,000	2,336	4,769,712	104,634 12
296,434	143,760	450		127	440,771	5,333 13
1,666,437	3,657,209	153,884			5,477,530	97,794 14
292,013	352,237	6,375	20,000		670,625	66 15
1,064,147	2,288,316	11,921	6,000	108	3,370,492	66,547 16
299,032	281,039	1,273			581,344	8,243 17
65,374	33,638	250			99,262	18
106,858	91,948				198,806	19
65,915	16,253			101	82,269	20
179,746	191,636	15,916	10,500		397,798	1,721 21
5,322,820	12,364,651	137,026	73,125	32,410	17,930,032	274,460 22
122,021	48,650	500			171,171	1,000 23
69,663	19,171	250			89,084	24
21,192,594	33,470,379	678,234	558,021	35,130	60,934,358	1,084,990 ...

10 GEORGE V, A. 1920

DISBURSEMENTS IN CANADA OF BRITISH AND

Companies.	Taxes.	Head Office, Branch Office and Agency Expenses.
<i>British Companies.</i>	\$	\$
1 Commercial Union.....	577	1,155
2 Edinburgh.....	1,759	5,509
3 Gresham.....	3,540	78,646
4 Life Association of Scotland.....	3	192
5 Liverpool and London and Globe....	49	306
6 †London and Scottish.....	25,150	117,778
7 Mutual Life and Citizens' (Australia)	3,110	78,185
8 North British and Mercantile.....	3,942	18,060
9 Norwich Union.....	182	71
10 Phoenix of London.....	4,973	31,081
11 Royal	5,849	106,759
12 Scottish Amicable.....	10	28
13 Scottish Provident.....		
14 Standard	12,564	93,256
15 Star.....	113	462
Totals.	61,821	531,488
<i>Foreign Companies.</i>		
1 Aetna.....	19,086	148,452
2 Connecticut Mutual.....	14	9
3 Equitable.....	21,427	211,702
4 Guardian	6	903
5 Metropolitan...	150,012	2,816,602
6 Mutual of New York.....	30,858	295,508
7 National of United States.....	35	
8 New York.....	79,678	714,311
9 Northwestern Mutual.....	1	
10 Phoenix Mutual.....		
11 Provident Savings.....	20	332
12 Prudential	68,742	1,377,939
13 State.....	1,105	2,714
14 Travelers of Hartford.....	15,347	191,387
15 Union Mutual.....	5,155	43,168
16 United States.....	569	2,594
Totals.....	392,055	5,805,621
Totals—British and Foreign Companies.	453,876	6,337,109

• Included in the items constituting "Total Expenses."
† Formerly the London and Lancashire.

SESSIONAL PAPER No. 9
FOREIGN LICENSED LIFE COMPANIES, 1919.

All other Expenses.	Total Expenses.	In respect of Assurance and Annuity Contracts.	Supplementary Contracts Premium Reductions and Deposits. withdrawn.	Gross Loss on Sale or Maturity of Ledger Assets.	Total Disbursements.	*Investment Expenses.	
\$	\$	\$	\$	\$	\$	\$	
178	1,910	39,738			41,648		1
	7,268	499			7,767		2
9,547	91,733	59,974	630		152,337	145	3
719	914	48,223			49,137		4
114	469	20,672			21,141		5
12,124	155,052	450,772	1,100		606,924	14,441	6
7,971	89,266	20,307			109,573		7
4,748	26,750	27,949			54,699	5,183	8
58	311	8,572			8,883		9
3,859	39,913	296,039	1,010		336,962		10
9,824	122,432	117,943			240,375		11
55	93	7,191			7,284		12
77	77	2,548			2,625		13
14,980	120,800	1,036,204	6,900		1,163,904	14,159	14
	575	13,212	37	13	13,837		15
64,254	657,563	2,149,843	9,677	13	2,817,096	33,928	
16,458	183,996	914,358	54,145	160	1,152,659	34	1
2	25	53,098			53,123		2
17,879	251,008	909,086	8,509		1,168,603	1,520	3
22	931	5,831			6,762		4
405,953	3,372,567	3,935,729	15,373	1,255	7,324,924	5,384	5
31,354	357,720	1,350,387	45,669		1,753,776		6
	35	1,864			1,899		7
66,272	860,261	2,937,683	45,157		3,843,101		8
25	26	17,846	979		18,851		9
		29,184			29,184		10
	352	55,725			56,077		11
89,522	1,536,203	1,286,665	96,249		2,919,117		12
303	4,122	74,791	8,150		87,063		13
22,995	229,729	421,807	22,208		673,744		14
2,163	50,486	340,758	546		391,790		15
252	3,415	51,796			55,211		16
653,200	6,850,876	12,386,608	296,985	1,415	19,535,884	6,938	
717,454	7,508,439	14,536,451	306,662	1,428	22,352,980	40,866	

10 GEORGE V, A. 1920

DETAILS OF LIFE INSURANCE ISSUED

Companies.		Gross Amount in force, Jan. 1, 1919.	Gross Amount Issued.				
			New Issued.	Old Revived.	Recovered from Disability.	Old Increased.	Transferred.
Canadian Companies.		\$	\$	\$	\$	\$	\$
1	Canada { (a).....	134,617,892	31,543,733	583,382			755,643
	(b).....	61,362,658	14,602,392	114,631			112,405
	(c).....	195,980,550	46,146,125	698,013			868,048
2	Capital.....	4,497,732	1,678,990	32,220		9,638	11,800
3	*Commercial.....	184,500	254,470	1,000		2,042	2,000
4	Confederation.. { (a).....	73,869,899	24,373,388	506,768		266,988	634,232
	(b).....	18,116,266	6,279,363	109,008		19,175	296,561
	(c).....	91,986,165	30,652,751	615,776		286,163	930,793
5	Continental.....	12,786,784	3,924,858	139,361		2,000	12,500
6	Crown.....	17,398,195	6,226,550	555,428		183,441	581,361
7	Dominion.....	26,543,570	11,948,124	113,000		79,760	
8	Excelsior..... { Ordinary..	26,797,538	9,698,991	317,250		76,161	40,500
	Industrial..	45,429		3,438		177	
9	Great-West { (a).....	166,969,382	49,835,419	2,132,509		2,468,336	
	(b).....	3,894,291	1,742,480	27,625		48,930	
	(c).....	170,863,673	51,577,899	2,160,134		2,517,266	
10	Imperial. { (a).....	66,282,710	22,846,685	406,801		19,860	338,985
	(b).....	6,458,872	2,581,938	34,000		2,750	6,500
	(c).....	72,741,582	25,428,623	440,801		22,610	345,485
11	London { Ordinary.. { (a).....	36,944,426	16,475,084	143,280		515,252	
	(b).....		52,000				
	Industrial	23,547,404	8,291,693	61,156		2,699	
12	Manufacturers ... { (a).....	74,356,284	26,465,111	412,650		140,711	333,888
	(b).....	34,216,419	12,872,562	224,329		55,857	218,085
	(c).....	108,572,703	39,337,673	636,979		196,568	551,973
13	Monarch.....	15,171,309	7,313,712	96,500		57,456	148,500
14	Mutual of Canada... { (a).....	136,638,590	40,418,329	318,750		23,200	641,432
	(b).....	1,002,024	276,705	1,000			
	(c).....	137,640,614	40,695,034	319,750		23,200	641,432
15	National of Canada.... { (a).....	23,967,112	5,147,652	212,844			194,898
	(b).....	224,950	22,000	2,000			
	(c).....	24,192,062	5,169,652	214,844			194,898
16	North American { (a).....	68,803,114	20,070,447	494,262		60,370	571,000
	(b).....	7,147,202	1,491,585	40,233		42,650	99,155
	(c).....	70,950,316	21,562,032	534,495		103,020	670,155
17	Northern.....	13,724,762	6,124,609	119,320		50,210	40,000
18	Saskatchewan.....	2,845,834	1,274,288	132,999		13,733	5,000
19	Sauvegarde.....	7,005,368	2,222,610	12,500		6,955	
20	Security.....	1,663,487	1,724,400	14,100		1,000	4,000
21	Sovereign.....	9,465,620	4,212,658	47,500		13,680	85,533
	Ordinary { (a).....	†183,147,311	49,494,761	571,004		247,315	1,690,536
	(b).....	162,991,471	46,914,838	726,671		4,922,133	1,808,378
	(c).....	†346,138,782	96,409,599	1,097,765		5,169,448	3,498,914
22	Sun { (a).....	585,152		6,085		156	92,308
	Thrift. { (b).....	547,598		7,214			91,742
	(c).....	1,132,750		13,299		156	184,050
	Group..		650,700				
23	Travellers of Canada...	6,546,176	3,105,316	33,250			69,872
24	Western.....	2,768,702	1,159,300	48,500		3,647	11,000
Totals... { (a).....		1,132,174,282	356,481,878	7,345,947		4,244,787	6,264,988
	(b).....	295,961,751	86,835,863	1,286,711		5,091,495	2,627,826
	(c).....	1,428,136,033	443,317,741	8,632,658		9,336,282	8,892,814

(a) In Canada. (b) Out of Canada. (c) Total business.

* Formerly the Alberta-Saskatchewan.

† Including \$5,278,750 reinsured business of the Provincial Life Assurance Company.

SESSIONAL PAPER No. 9
AND TERMINATED, 1919.

Gross Amount Terminated.									Gross Amount in force Jan. 1, 1920.	
Death.	Maturity.	Expiry.	Disability.	Surrender.	Lapse.	Decrease.	Not taken.	Transferred.		
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1,891,403	637,461	237,069	2,000	1,470,162	3,959,972	79,098	1,512,984	772,817	156,937,684	1
483,939	288,667	63,330		556,304	1,102,446	39,843	705,743	95,231	72,856,583	
2,375,342	926,128	300,399	2,000	2,026,466	5,062,418	118,941	2,218,727	868,048	229,794,267	
15,150				126,000	228,250	14,440	111,480	11,800	5,723,260	2
					32,000	3,000	8,000	2,000	399,012	3
657,005	625,546	352,397		1,411,535	3,940,935	268,414	1,516,423	634,232	90,244,788	4
222,257	42,481	692,914		218,489	672,928	97,675	340,482	296,561	22,236,586	
879,262	668,027	1,045,311		1,630,024	4,613,863	366,089	1,856,905	930,793	112,481,374	
85,470	35,407	26,000	5,000	318,009	1,077,331	57,285	222,300	16,000	15,022,701	5
138,850	23,500	41,374		130,136	1,861,449	188,468	632,108	590,751	21,338,339	6
132,540	152,308	36,000		373,165	1,442,314	219,314	856,500		35,472,313	7
179,700	57,723	43,000		551,475	1,900,521	109,435	357,000	30,000	33,701,586	8
1,008	8,158			1,694	4,125	398			33,661	
1,065,058	193,355	215,785		2,210,724	5,943,203	1,621,503	2,714,689		207,441,329	9
19,712		13,050		33,777	408,475	33,865	85,500		5,118,947	
1,084,770	193,355	228,835		2,244,501	6,351,678	1,655,368	2,800,189		212,560,276	
446,567	341,666	96,500		845,961	2,456,817	96,696	1,178,454	338,985	84,093,395	10
71,024	16,750	10,000		53,051	249,250	7,222	129,500	6,500	8,540,763	
517,591	358,416	106,500		899,012	2,706,067	103,918	1,307,954	345,485	92,634,158	
239,652	36,755	1,000		309,669	2,602,794	530,000	608,250		49,749,922	11
									52,000	
239,652	36,755	1,000		309,669	2,602,794	530,000	608,250		49,801,922	
220,143	187,563	902			3,956,354	33,403			27,504,587	
480,454	425,829	76,428		924,131	2,839,650	98,262	1,088,180	333,455	95,442,255	12
436,226	281,766	92,615		324,548	1,917,257	66,999	304,847	218,518	43,944,476	
916,680	707,595	169,043		1,248,679	4,756,907	165,261	1,393,027	551,973	139,386,731	
89,000				108,500	1,871,178	80,271	361,179	148,000	20,129,349	13
1,166,958	480,084	291,500	2,500	1,343,420	2,732,972	97,389	1,796,970	639,432	169,489,076	14
11,000	21,500			17,000	10,000		1,000	2,000	1,217,229	
1,177,958	501,584	291,500	2,500	1,360,420	2,742,972	97,389	1,797,970	641,432	170,706,305	
203,934	31,000	36,535		319,731	1,797,142		275,695	286,486	26,571,983	15
3,000	1,000			3,750	6,000			1,000	234,200	
206,934	32,000	36,535		323,481	1,803,142		275,695	287,486	26,806,183	
612,463	500,113	316,184		1,383,981	4,208,127	257,328	659,778	574,000	76,487,319	16
54,729	15,000	20,771		104,301	313,000	24,238	82,460	96,155	8,110,171	
667,192	515,113	336,955		1,488,182	4,521,127	281,566	742,238	670,155	84,597,490	
112,803	69,340	36,000		283,164	1,418,408	22,972	195,307	41,000	17,879,907	17
11,000		9,000		21,500	265,177	44,222	162,079	5,000	3,753,876	18
41,300	8,500	3,000		145,250	501,900	18,403	183,760		8,375,320	19
30,750		17,000		23,500	157,650	10,350	151,300	4,000	3,012,437	20
89,041	62,500	14,850		153,937	955,402	59,267	99,250	85,533	12,305,211	21
1,773,931	981,135	136,977	1,000	4,621,151	3,800,628	337,119	2,979,825	1,690,536	218,628,715	22
2,422,796	1,118,861	142,401		4,116,661	5,252,683	2,047,502	3,209,137	1,803,378	197,245,072	
4,196,727	2,099,996	279,378	1,000	8,737,812	9,053,311	2,384,621	6,188,962	3,493,914	415,873,787	
5,583	34,794	500		10,833	12,447	372		92,308	526,864	
8,089	7,830			10,348	12,883	3,159		91,742	512,503	
13,672	42,624	500		21,181	25,330	3,531		184,050	1,039,367	
									650,700	
27,250		12,545		109,050	486,427	33,215	211,080	69,872	8,805,175	23
13,000		27,850		32,235	374,500	7,875	65,750	11,000	3,458,939	24
9,730,013	4,892,737	2,028,396	10,500	17,228,813	50,827,673	4,288,499	17,948,341	6,377,207	1,393,179,703	
3,732,772	1,793,855	1,035,081		5,438,229	9,944,922	2,320,503	4,858,669	2,611,085	360,068,530	
13,462,785	6,686,592	3,063,477	10,500	22,667,042	60,772,595	6,609,002	22,807,010	8,988,292	1,753,248,233	

10 GEORGE V, A. 1920

DETAILS OF LIFE INSURANCE ISSUED AND TERMINATED

Companies.	Gross Amount in force Jan. 1, 1919.	Gross Amount Issued.				
		New Issued.	Old Revived.	Recovered from Disability.	Old Increased.	Transferred.
<i>British Companies.</i>						
1 Commercial Union.....	\$ 632,095	\$ 17,760				\$ 5,354
2 Edinburgh.....	22,833				186	
3 Gresham.....	4,424,143	1,920,300	1,000			22,500
4 Life Association of Scotland.....	345,360					
5 Liverpool and London and Globe.....	124,128				4,195	12,253
6 London and Scottish.....	15,913,636	2,150,270	94,206		93,049	
7 Mutual Life and Citizens' (Ordinary (Australia). Industrial..)	1,196,713	657,250	16,258		19,815	
	1,395,340	755,515	75,886		5,642	
8 North British and Mercantile...	1,048,143	411,953				
9 Norwich Union.....	123,566					
10 Phoenix of London.....	7,486,835	707,843	14,295		211	31,000
11 Royal.....	8,536,812	3,326,373	52,187		63,518	
12 Scottish Amicable.....	54,877					
13 Scottish Provident.....	34,620					
14 Standard.....	20,163,713	1,874,903	36,252		269,525	
15 Star.....	170,590					
Totals	61,672,804	11,822,167	290,084		456,141	71,107
<i>Foreign Companies.</i>						
1 Aetna (Ordinary Group).....	30,369,176	6,473,486	9,000		82,942	842,481
		4,412,900				
2 Connecticut Mutual.....	980,265	* 46,500				149,327
3 Equitable (Ordinary Group).....	30,538,584	8,355,281	51,000		297,213	
		137,000				
4 Guardian.....	244,505	23,000			115	
5 Metropolitan (Ordinary Industrial Group).....	138,159,298	64,473,021	3,406,281		3,071,348	17
	129,791,692	32,074,791	4,892,954		1,922,143	
		4,609,550				
6 Mutual of New York.....	38,144,480	9,752,423	68,000		114,410	5,270
7 National of United States.....	26,371					
8 New York.....	87,137,350	20,147,000	302,431	4,300	94,685	1,563,700
9 Northwestern Mutual.....	95,496				370	
10 Phoenix Mutual.....	251,033					
11 Provident Savings.....	1,112,404		4,000			
12 Prudential (Ordinary Industrial).....	52,025,324	19,845,360	1,485,832	2,000	4,756	
	72,453,483	19,294,044	2,328,281		1,002,485	
13 State.....	2,005,348	21,082	30		176	134,000
14 Travelers of Hartford (Ordinary Group).....	27,512,501	12,138,899	17,250		668,248	
		1,597,900				
15 Union Mutual.....	8,048,342	1,159,046	13,048		210,136	
16 United States.....	943,061	35,102	11,262			
Totals	619,838,713	204,596,385	12,589,369	6,300	7,469,027	2,094,795
Totals (In Canada only)—All Companies.....	1,813,685,799	572,900,430	20,225,400	6,300	12,169,955	9,030,890

* Transferred from United States.

† Formerly the London and Lancashire.

SESSIONAL PAPER No. 9

IN CANADA DURING 1919—*Concluded.*

Gross Amount Terminated.									Gross Amount in force Jan. 1, 1920.
Death.	Maturity.	Expiry.	Disability.	Surrender.	Lapse.	Decrease.	Not Taken.	Transferred.	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
45,866				8,000	5,134				598,209
499									22,520
41,417		5,000		42,000	284,308	14,083	70,750	22,500	5,887,885
58,539									286,821
7,244	7,035								126,297
172,001	182,961	168,000		311,926	397,040	143,460	42,448		16,833,325
9,433				13,536	203,576	10,407			1,653,084
10,815					468,343	9,450			1,743,775
18,545		4,000		3,933	4,000		4,000		1,425,618
2,839									120,727
132,199	110,482	7,000		68,146	64,138	6,955	13,000	31,000	7,807,264
66,877	8,115	32,867		163,538	86,554	78,260	109,500		11,433,179
7,190									47,687
2,547									31,473
529,338	402,277	25,500		197,309	247,131	271,050	98,000		20,573,788
9,810	4,818			1,752					154,210
1,115,159	715,688	242,367		810,140	1,760,224	533,665	337,698	53,500	68,743,862
540,108	210,932	31,617		788,460	852,700	45,320	161,000	842,481	34,304,467
37,184		2,000		24,500	13,000	2,380		168,086	4,412,900
376,747	121,297	298,027		375,638	716,039	434,828	754,454		928,942
4,569									36,165,048
1,129,874	386,473	222,427		3,417					137,000
1,060,802	548,183	205,794	3,457	2,781,865	10,468,469	4,319,483	6,509,537	887,928	259,634
				1,411,462	13,918,766	1,737,162		615,418	182,403,909
673,296	159,668	369,538		840,856	631,500	30,122		14,700	149,180,531
1,114									4,609,550
925,391	431,500	1,370,447	26,500	1,278,802	2,650,710	208,300		1,563,700	45,364,903
17,396				767					25,257
26,746				158					1,047,219
22,350	15,000	3,000		19,738	5,000	4,097			64,860,407
407,939	24,657	1,978,544	9,903	243,079	3,384,382	37,096	2,075,586	341,679	83,489,353
574,912		494,806	1,492	139,451	9,771,813	121,003		485,463	1,860,186
35,088	5,000	37,000		89,313			49	134,000	38,291,852
209,645	134,662	131,292	26,000	139,155	795,493	608,799			1,590,400
						7,500			8,582,379
178,985	47,808	80,610		221,226	80,543	219,521	19,500		886,660
25,880	6,350	20,000		36,535	14,000				
6,248,026	2,091,535	5,245,102	67,352	8,394,422	43,302,415	7,775,611	9,520,126	5,053,455	759,496,545
17,093,198	7,699,960	7,515,865	77,852	26,433,375	95,890,312	12,597,775	27,806,165	11,484,162	2,221,420,110

NEW POLICIES ISSUED, 1919.

Companies.	Life.		Endowment Assurances.		Term and Other.		Bonus Additions.		Totals.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.	
Canadian Companies.										
Canada { (a) 10,201	26,227,111	2,028	3,851,397	226	1,153,393	311,832	12,455	31,513,733		
Capital { (b) 3,101	10,129,044	1,694	3,864,441	56	377,868	231,039	4,851	14,602,392		
Commercial { (c) 13,302	36,356,155	3,722	7,715,838	282	1,531,261	542,871	17,306	46,146,125		
Confederation { (a) 8,636	1,331,000	227	342,990	2	5,000		1,016	1,678,990		
Continental { (b) 95	224,470	16	30,000				111	254,470		
Crown { (c) 8,626	19,099,265	1,860	4,605,379	152	619,099	49,645	10,638	24,373,388		
Dominion { (a) 9,319	21,756,441	3,031	8,151,376	161	609,994	74,940	1,876	6,279,363		
Fixed-Ster, Ordinary { (b) 1,488	2,846,457	774	1,052,309	11	24,500	1,592	12,514	30,652,751		
Great West { (c) 2,638	4,002,059	758	1,135,666	20	188,825		2,273	3,924,858		
Imperial { (a) 4,473	10,031,689	1,127	1,732,534	31	133,000	50,901	3,425	6,226,550		
London { (b) 4,426	8,329,822	690	1,081,238	68	285,500	2,431	5,631	11,948,124		
Monarch { (c) 20,335	44,158,174	2,173	3,413,638	464	2,139,386	124,221	22,972	49,835,419		
Mutual of Canada { (a) 21,085	1,659,750	36	47,500	10	34,188	1,012	796	1,742,480		
National of Canada { (b) 7,065	16,005,123	3,917	8,743,591	85	607,266	72,640	23,768	51,577,899		
North American { (c) 1,742	3,146,649	9,247	12,964,235	67	364,200		9,577	22,846,685		
Overseas { (a) 1	1,000	31	48,500	1	2,500		11,056	16,475,084		
Security { (b) 1,743	3,147,649	9,278	13,012,735	68	366,700		33	52,000		
Sovereign { (c) 7,458	1,385,705	41,966	6,905,988				11,089	16,527,084		
Sun { (a) 10,500	21,822,729	2,191	4,307,131	47	261,500	73,748	49,424	8,291,693		
Union { (b) 1,921	4,555,229	3,681	8,109,599	6	138,947	68,787	12,738	26,465,111		
Western { (c) 12,424	26,377,958	5,872	12,416,733	53	400,447	142,535	5,611	12,872,562		
York { (a) 3,113	6,718,518	331	555,664	9	39,500		18,349	39,337,673		
York { (b) 13,357	30,672,677	5,087	8,560,279	250	1,096,000	89,373	3,453	7,313,712		
York { (c) 109	177,500	32	76,000	3	20,000	3,205	18,694	40,418,329		
York { (a) 13,466	30,850,177	5,119	8,636,279	253	1,116,000	92,578	276,705	276,705		
York { (b) 1,762	4,525,177	283	423,253	50	198,000	1,222	18,838	40,695,031		
York { (c) 6	7,000	10	15,000				2,095	5,147,652		
York { (a) 1,768	4,532,177	293	438,253	50	198,000	1,222	16	22,000		
York { (b) 8,457	16,361,538	1,494	2,240,270	449	1,415,885	22,754	2,111	5,169,652		
York { (c) 5,311	1,105,146	193	321,680	22	63,345	1,414	10,400	20,070,447		
York { (a) 8,991	17,466,684	1,687	2,561,950	471	1,509,230	24,168	749	1,491,585		
York { (b) 3,136	5,460,409	436	608,200	15	56,000		11,149	21,962,032		
York { (c) 519	1,216,155	33	53,000				3,587	6,124,609		
York { (a) 1,150	1,437,060	469	763,450	1	5,133		544	1,274,288		
York { (b) 853	1,492,000	335	172,400	10	21,500		1,629	2,222,610		
York { (c) 1,759	3,916,108	193	286,200	17	60,000		1,205	1,724,400		
York { (a) 17,406	39,699,766	4,578	7,169,082	2	10,350		1,954	4,212,658		
York { (b) 5,175	15,666,101	14,876	30,648,294	573	2,416,636	209,277	22,647	49,494,761		
York { (c) 22,671	55,365,867	19,451	37,817,376	18	192,213	408,200	20,069	46,914,838		
York { (a) 5				591	2,608,879	617,477	42,716	96,409,599		
York { (b) 5				5	650,700		5	650,700		

SESSIONAL PAPER No. 9

Travellers of Canada.....	1,048	2,049,726	799	905,090	35	150,500	.....	1,882	3,105,316
Western	430	1,112,950	16	28,500	4	19,850	.....	450	1,159,300
{(a).....	131,917	272,590,512	80,528	70,944,980	2,600	11,944,723	1,001,663	215,045	356,481,878
{(b).....	13,281	37,540,401	22,224	47,661,521	130	886,086	746,955	35,635	86,835,863
{(c).....	145,198	310,130,913	102,752	118,606,501	2,730	12,831,709	1,748,618	250,680	443,317,741
Totals									
British Companies (in Canada only).									
Commercial Union	12	17,500	.....	.....	.....	.....	.....	12	17,760
Gresham	523	1,288,307	326	594,493	10	37,500	.....	859	1,920,300
‡London and Scottish.....	463	1,216,616	454	803,376	33	130,278	.....	950	2,150,270
Mutual Life and Citizens' (Australia) {	552	596,250	75	61,000	.....	.....	.....	627	657,250
Industrial	2,623	460,581	2,392	294,934	.....	.....	.....	5,015	755,515
North British and Mercantile	68	313,953	39	88,000	1	10,000	.....	108	411,953
Phoenix of London	75	456,150	50	174,270	15	75,500	.....	140	707,843
Royal	563	2,745,784	137	434,944	26	145,088	1,923	726	3,326,373
Standard.....	347	1,250,241	200	508,162	27	116,500	557	574	1,874,903
Totals	5,226	8,345,382	3,673	2,959,179	112	514,866	2,740	9,011	11,822,167
Foreign Companies (in Canada only.)									
Ætna { Ordinary.....	330	1,736,486	537	1,156,500	726	3,580,500	.....	1,593	6,473,486
Group.....	.....	.....	.....	.....	.....	.....	.....	24	4,412,900
§Connecticut Mutual.....	17	46,500	.....	.....	24	4,412,900	.....	17	46,500
Equitable { Ordinary.....	2,217	7,331,374	208	375,339	153	598,794	49,774	2,608	8,355,281
Group.....	.....	.....	.....	.....	.....	.....	.....	1	137,000
Guardian	2	12,000	1	1,000	1	10,000	.....	4	23,000
Metropolitan { Ordinary.....	38,148	41,517,526	17,708	20,702,215	843	2,243,813	9,467	56,699	64,473,021
Industrial.....	124,413	19,238,160	107,838	12,836,631	.....	.....	.....	232,251	32,074,791
Mutual of New York.....	2,518	8,488,316	191	481,500	39	4,609,550	.....	39	4,609,550
New York	7,627	17,961,700	1,148	1,781,800	148	670,076	112,531	2,857	9,752,423
Prudential { Ordinary.....	11,291	13,265,895	3,581	3,155,251	47	278,500	125,000	8,822	20,147,000
Industrial.....	62,576	12,630,057	56,234	6,663,987	849	3,423,391	823	15,721	19,845,360
State.....	4	17,700	1	2,000	.....	.....	.....	118,810	19,294,044
Travelers of Hartford { Ordinary.....	1,348	4,411,652	592	1,230,190	.....	.....	1,382	5	21,082
Group.....	.....	.....	.....	.....	.....	.....	.....	3,138	12,138,899
Union Mutual.....	323	669,500	60	96,000	17	1,597,900	.....	17	1,597,900
United States.....	6	18,000	.....	.....	77	381,000	12,546	460	1,159,046
Totals.....	250,850	127,344,866	188,099	48,482,413	3	17,000	102	9	35,102
Totals (in Canada only, including Group)—All Companies.....	387,993	408,280,760	272,300	122,386,572	4,126	28,457,481	311,625	443,075	204,596,385
Total Group (in Canada only).....	.....	.....	.....	.....	6,838	40,917,070	1,316,028	667,131	572,900,430
.....	.....	.....	.....	.....	86	11,408,050	.....	86	11,408,050

(a) In Canada. (b) Out of Canada. (c) Total business. †Formerly the Alberta-Saskatchewan. *Assuring 567 lives.
(d) Assuring 3,901 lives. (e) Assuring 137 lives. (f) Assuring 6,260 lives. ‡Formerly the London and Lancashire.

10 GEORGE V, A. 1920

POLICIES IN FORCE DECEMBER 31, 1919.

Companies.	Life.		Endowment Assurances.		Term and Other.		Bonus Addition.		Totals.	
	Number.	Amount	Number.	Amount	Number.	Amount	Amount.	Number.	Amount.	
Canadian Companies.										
Canada		\$		\$		\$	\$		\$	
	55,588	124,710,215	12,703	23,731,817	1,063	4,443,281	4,052,371	69,354	156,937,684	
	17,558	51,197,797	10,783	19,533,132	202	964,975	1,160,679	28,543	72,856,583	
Capital	73,146	175,908,012	23,486	43,264,949	1,265	5,408,256	5,213,050	97,897	229,794,267	
	2,325	4,151,623	903	1,551,137	8	20,500		3,236	5,723,260	
	159	327,970	21	41,000	8	30,042		188	399,012	
Confederation	37,992	69,925,549	10,072	18,162,715	493	1,764,599	391,925	48,557	90,244,788	
	2,910	8,465,195	5,363	13,546,136	37	146,389	78,866	8,310	22,236,586	
	40,902	78,390,741	15,435	31,708,851	530	1,910,988	470,791	56,867	112,481,374	
Continental	7,228	10,942,821	2,945	3,740,324	110	333,250	6,303	10,283	15,022,701	
	9,770	16,981,604	2,597	3,614,621	151	737,550	4,564	12,518	21,338,339	
	13,514	27,342,948	5,114	7,479,703	119	479,392	170,270	18,747	35,472,313	
Dominion	17,056	27,137,520	4,070	5,600,022	295	955,000	9,044	21,421	33,701,586	
	172	26,682	77	6,979				249	33,661	
	84,394	170,854,175	11,109	17,239,165	3,467	18,741,282	606,707	98,970	207,411,329	
Excelstor	2,346	4,514,855	169	231,012	84	325,598	17,452	2,599	5,118,917	
	86,740	175,399,030	11,278	17,470,207	3,551	19,066,880	624,159	101,569	212,560,276	
	28,088	58,704,442	11,224	23,292,223	421	1,932,047	164,683	39,733	81,093,395	
Imperial	2,604	4,290,773	2,330	4,193,015	8	27,000	29,945	4,951	8,540,763	
	30,692	62,995,215	13,563	27,485,268	429	1,959,047	194,628	44,684	92,634,158	
	6,480	9,234,704	31,449	38,960,461	388	1,552,450	2,307	38,317	49,749,922	
London	1	1,000	31	48,500	1	2,500		33	52,000	
	6,481	9,235,704	31,480	39,008,961	389	1,554,950	2,307	38,350	49,801,922	
	48,985	6,987,180	160,551	20,453,145	2,163	43,962		211,099	27,501,587	
Manufacturer	44,822	78,213,841	9,259	15,236,225	579	1,693,682	298,507	54,670	95,442,255	
	8,069	15,877,493	16,017	27,259,791	279	502,079	305,113	24,365	43,944,476	
	52,901	94,091,334	25,276	42,406,016	858	2,195,761	603,620	79,035	139,386,731	
Monarch	8,584	18,016,692	799	1,260,375	185	822,282		9,568	20,129,349	
	63,015	125,478,113	24,529	39,104,817	1,202	4,616,400	289,746	88,746	169,489,076	
	434	813,660	191	336,830	14	61,500	5,239	639	1,217,229	
Mutual of Canada	63,449	126,291,773	24,720	39,441,617	1,216	4,677,900	294,985	89,385	170,706,305	
	10,870	22,893,101	1,990	2,805,692	259	868,981	4,206	13,119	26,571,983	
	192	198,200	30	36,000				222	231,200	
National of Canada	11,062	23,091,201	2,020	2,841,692	259	868,981	4,206	13,341	26,806,183	
	31,616	55,062,706	9,940	13,545,735	2,462	7,761,766	117,112	41,018	76,487,319	
	3,075	5,427,820	1,409	1,978,962	261	692,677	10,712	4,745	8,110,171	
North American	34,721	60,490,526	11,349	15,524,697	2,723	8,454,443	127,824	48,793	84,597,490	
	9,807	14,387,640	2,439	3,136,759	143	354,350	1,158	12,389	17,879,907	
	1,693	3,557,463	55	93,000	19	103,413		1,767	3,753,876	
Northern	4,345	5,267,864	2,087	3,021,573	54	85,000	883	6,486	8,375,320	
	1,614	2,518,737	682	370,700	43	123,000		2,339	3,012,437	
	5,035	10,508,771	719	1,093,313	154	702,207	920	5,908	12,305,211	
Saskatchewan	101,330	181,096,778	22,328	32,426,565	960	4,054,913	1,050,459	124,618	218,628,715	
	31,081	77,014,472	60,645	117,377,964	569	1,128,997	1,693,639	92,295	197,245,072	
	132,411	258,141,250	82,973	149,804,529	1,529	5,183,910	2,744,098	216,913	415,873,787	
Security	1,657	245,623	2,209	279,741	4	1,500		3,870	526,864	
	1,687	320,018	1,145	191,745	2	750		2,831	512,503	
	3,344	565,641	3,354	471,476	6	2,250		6,701	1,039,367	
Sovereign								5	650,700	
Sun										
Travelers of Canada										

SESSIONAL PAPER No. 9

Western	1,444	3,196,905	62	703,900	36	158,134	.....	1,542	3,458,939
Totals	600,596	1,053,671,393	331,924	278,675,315	14,969	53,661,830	7,171,165	947,489	1,393,179,703
	69,957	168,181,283	98,122	184,733,137	1,457	3,852,465	3,301,645	169,536	360,068,530
	670,553	1,221,852,676	430,046	463,408,452	16,426	57,514,295	10,472,810	1,117,025	1,753,248,233
British Companies (in Canada only).									
Commercial Union	112	481,851	28	34,054	5	38,912	41,392	175	596,209
Edinburgh	11	15,242	.....	.....	.....	.....	7,278	11	22,520
Gresham	1,790	4,176,621	812	1,438,264	59	273,000	.....	2,661	5,887,885
Life Association of Scotland	152	214,688	.....	.....	.....	.....	72,133	152	286,821
Liverpool and London and Globe	54	82,050	15	14,586	.....	.....	29,652	69	126,297
London and Scottish	4,181	9,780,172	3,930	6,398,016	132	551,103	104,034	8,243	16,833,325
Mutual Life and Citizens' (Australia)	1,484	1,402,695	276	216,919	.....	.....	33,470	1,760	1,653,084
Ordinary	6,863	1,090,877	6,228	652,898	.....	.....	.....	13,091	1,743,775
Industrial	308	931,780	172	381,487	3	37,000	75,351	483	1,425,618
North British and Mercantile	67	90,010	4	18,500	.....	.....	12,217	71	120,727
Norwich Union	1,613	4,961,099	577	1,651,240	123	568,000	626,925	2,313	7,807,264
Phoenix of London	2,904	9,083,324	746	1,589,352	105	517,840	212,663	3,845	11,433,179
Royal	18	40,941	.....	.....	.....	.....	6,746	18	47,687
Scottish Amicable	10	18,493	.....	.....	.....	.....	12,980	10	31,473
Scottish Provident	5,590	13,023,970	3,477	6,015,809	153	544,090	989,919	9,220	20,573,788
Standard	61	87,620	48	50,662	.....	.....	15,928	112	154,210
Star	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	25,341	45,481,442	16,313	18,461,787	580	2,529,945	2,270,688	42,234	68,743,862
Foreign Companies (in Canada only).									
Aetna	3,824	9,216,077	8,209	13,392,887	3,690	11,693,446	2,057	15,723	31,304,467
Connecticut Mutual	477	928,942	.....	.....	(d) 24	4,412,900	.....	24	4,412,900
Equitable	12,483	30,649,424	1,902	3,007,298	627	2,123,621	381,705	477	928,942
Guardian	36	172,948	17	72,643	(e) 1	137,000	.....	1	137,000
Metropolitan	96,591	111,391,048	65,441	64,405,041	2	13,000	1,043	55	259,634
.....	651,994	86,751,227	575,824	57,136,110	4,157	6,517,806	90,014	166,189	182,403,909
Mutual of New York	15,522	38,108,044	1,873	3,184,843	37,781	5,292,568	626	1,265,599	149,180,531
National of United States	42	25,257	.....	.....	(f) 39	4,609,550	.....	39	4,609,550
New York	40,503	85,631,023	7,599	11,179,003	774	3,266,204	805,812	18,169	45,364,903
Northwestern Mutual	70	77,703	.....	.....	.....	.....	525,000	42	25,257
Phoenix Mutual	278	217,836	3	293	1,671	3,459,090	.....	49,773	100,794,116
Provident Savings	510	747,735	77	122,481	.....	6,000	.....	70	77,703
Prudential	37,597	42,158,687	11,171	9,544,005	93	177,003	.....	285	224,129
.....	335,868	54,556,731	227,942	23,996,283	4,633	13,151,151	6,564	680	1,047,219
State	304	1,004,955	300	312,000	34,818	4,632,362	243,977	53,421	64,860,407
Travelers of Hartford	6,264	20,277,825	1,784	4,126,240	302	539,860	3,371	598,028	83,480,353
Union Mutual	3,261	6,075,661	697	1,067,146	2,720	13,872,640	15,147	10,768	1,860,186
United States	274	630,864	67	125,471	17	1,590,400	.....	17	38,291,852
Totals	1,205,898	488,621,987	902,906	191,671,744	389	1,348,032	91,540	4,327	8,582,379
Totals (in Canada only, including Group) — All Companies	1,831,835	1,587,774,822	1,251,143	488,808,846	57	128,757	1,568	398	886,660
Total Group (in Canada only) — All Companies	.....	.....	.....	.....	91,799	77,031,390	2,171,424	2,200,603	759,496,545
Totals (in Canada only, including Group) — All Companies	.....	.....	.....	.....	107,348	133,223,165	11,613,277	3,190,326	2,221,420,110
Total Group (in Canada only) — All Companies	.....	.....	.....	.....	86	11,400,550	.....	86	11,400,550

(a) In Canada. (b) Out of Canada. (c) Total business. (d) Formerly the Alberta-Saskatchewan. (e) Assuring 567 lives. (f) Formerly the London and Lancashire. (g) Formerly the London and Lancashire.

(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis.)

Funds as at Dec. 31, 1918.												Funds as at Dec. 31, 1919.											
Companies.	Participating.	Non-participating.	Shareholders' Surplus.	Paid-up Capital.	Investment, Contingent, Special Reserves and other Funds.	Total Funds.	Participating.	Non-participating.	Shareholders' Surplus.	Paid-up Capital.	Investment, Contingent, Special Reserves and other Funds.	Total Funds.											
Canada.....	\$ 56,445,972	\$ 6,586,566	\$ 216,115	\$ 1,000,000	(a) 277,532	\$ 64,248,653	\$ 59,349,577	\$ 7,084,070	\$ 281,933	\$ 1,000,000	(d) 121,952	\$ 67,837,582											
Confederation.....	18,863,700	3,548,244	26,821	100,000		22,816,297	19,994,154	3,832,400	28,112	100,000	339,063	24,293,759											
Continental.....	1,923,614	295,670	2,440	200,000		2,421,724	2,123,719	334,716	13,421	200,000		2,671,856											
Crown.....	1,971,682	363,254		101,721	15,000	2,451,657	2,207,548	464,607		101,721		2,773,876											
Dominion.....	4,340,836	228,896	56,416	160,000	100,000	4,886,148	4,766,135	238,322	72,225	160,000	100,000	5,336,682											
Excelsior.....	4,150,220	531,314	15,711	105,000	17,302	4,819,547	4,655,857	608,598	16,068	110,000	18,114	5,408,637											
Great-West.....	23,331,570	2,038,070	41,282	992,786	(b) *76,342	26,403,708	27,264,693	2,340,313	18,750	996,265	(b)	30,620,021											
Imperial.....	*13,481,990	851,232	113,296	450,000		14,972,860	15,170,863	947,491	114,189	450,000	49,372	16,731,915											
London.....	4,859,369	3,992,686	27,047	50,000	40,000	8,969,102	6,001,858	4,495,795	33,597	50,000	50,000	10,631,250											
Manufacturers.....	22,625,834	2,577,818	242,165	300,000	300,000	26,045,817	24,966,193	2,963,484	303,363	300,000	300,000	28,833,040											
Mutual.....	31,881,129	1,486,268				33,367,397	35,324,603	1,686,877				37,011,480											
National.....	2,776,007	780,300	10,222	250,000	57,568	3,874,097	3,194,416	870,766	22,550	250,000	71,903	4,409,635											
North American.....	16,440,298	1,033,362		60,000	13,311	17,546,971	17,088,590	1,235,871		60,000	20,865	18,414,326											
Northern.....	2,266,064	191,494		490,377	46,918	2,994,853	2,504,243	243,137		490,378	31,418	3,269,176											
Seavoyage.....	942,137	228,274		178,500		1,348,911	1,076,315	269,819		178,500		1,524,634											
Sovereign.....	1810,259	1360,520	26,776	209,995	70,000	1,477,550	976,568	339,038	16,276	209,995	70,000	1,611,877											
Sun.....	64,992,975	19,519,861	36,442	475,000	(c) 8,812,559	93,836,837	71,862,592	21,392,117	41,693	500,000	(c) 9,229,714	103,029,116											
Totals.....	372,103,656	44,613,829	814,733	5,123,379	9,826,532	332,482,129	298,527,924	49,347,421	965,257	5,156,859	19,411,401	364,408,862											

* An amount of \$30,000, being "Provision for unreported claims" was included in "Investment contingent, special reserve and other funds," in the Report of last year.

† The differences between the amounts of these funds as shown above and as published in the Report of 1918 are due to non-participating amounts inadvertently charged to the participating account in 1918. The corrected amounts are given above.

(a) Contingent fund of \$50,000 included in the other funds.

(b) Contingent and mortality reserves included in participating and non-participating funds.

(c) \$3,143 accident fund and \$8,809,416 funds of reinsured companies.

(d) Including \$68,668 staff Savings and Benefit Fund. In addition a contingent fund of \$416,716 is included in the other funds.

(e) \$3,441 accident fund and \$9,226,313 funds of reinsured companies.

PARTICIPATING FUNDS.

Companies.	As at Dec. 31, 1918.					As at Dec. 31, 1919.				
	Reserve (including provision for instalment claims).	Allotted to Deferred Dividend Policies.			Total Funds.	Reserve.	Accumulated Amounts on Deposit.	Allotted to Deferred Dividend Policies.		Total Funds.
		Issued since Jan. 1, 1911.	Issued prior to Jan. 1, 1911 (contingently allotted).	Provision for unreported Claims.				Issued since Jan. 1, 1911.	Issued prior to Jan. 1, 1911 (contingently allotted).	
Canada ..	\$ 49,516,114	\$ 226,555	\$ 5,123,345	\$..	\$ 56,445,972	\$ 52,219,915	\$ 50,644	\$ 320,193	\$ 4,381,078	\$..
Confederat'n ..	17,097,328	183,590	1,537,151	40,000	18,863,700	18,342,894	2,456	242,175	1,219,362	80,200
Continental ..	1,908,372	1,003	..	4,000	1,923,614	2,105,366	1,450	..	..	12,903
Crown ..	1,876,145	1,193	..	..	1,971,682	2,178,662	1,446	27,440	..	..
Dominion ..	3,732,155	1,587	..	..	4,340,836	4,275,684	..	23,227	..	..
Excelsior ..	3,506,030	34,322	418,163	..	4,150,220	3,988,508	..	51,800	366,032	..
Great-West ..	19,897,083	51,831	402,012	5,000	23,331,570	23,153,046	..	232,088	424,069	101,192
Imperial ..	11,519,340	113,934	2,349,493	11,650	13,431,999	13,104,107	776,690	163,360	2,411,084	184,480
London ..	4,498,955	142,471	1,539,730	30,000	4,839,369	5,571,263	86,672	50,005	1,536,403	495,515
Manufactur'g ..	19,617,407	24,333	174,646	5,267	22,625,834	21,932,784	23,718	232,850	1,705,967	262,321
Mutual ..	26,669,186	132,439	1,614,107	..	31,881,129	29,924,349	2,567	414,457	3,865,886	89,678
National ..	2,741,610	325,542	3,802,073	..	2,776,007	3,103,613	14,199	147,755	61,721	644,353
N. American ..	13,774,539	90,521	2,056,836	..	16,440,298	14,360,992	409	24,558	1,702,304	205,842
Northern ..	2,242,972	..	..	..	2,266,064	2,466,287	86	..	13,288	13,925
Sauvegarde ..	891,547	..	..	..	942,137	995,147	12	..	..	457,823
Sovereign ..	815,133	..	..	..	810,259	991,171	17,731	..	..	24
Sun ..	57,599,450	84,368	2,422,790	222,000	64,992,975	65,846,249	61,975	84,368	1,692,087	81,156
Totals ..	237,903,395	1,411,793	21,490,346	317,917	272,103,656	264,566,037	1,906,635	2,018,233	19,619,130	5,973,896

* Allotted absolutely, not contingently.

† Provision for profits payable in 1920.

‡ Contingency Reserve.

(a) Including \$184,620 contingency reserve.

(b) Including \$41,014 reserved for quinquennial dividends, being the full accrued dividend to policy anniversary in 1918; and \$5,267 reserve for unreported claims.

(c) Including \$187,410 allotted to policies participating in 1919.

(d) There is a contingent allotment of \$56,824 to deferred dividend policies issued prior to 1st Jan. 1911, but as this exceeds the surplus the amount was not entered.

(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis.)
NON-PARTICIPATING FUNDS.

Companies.	As at Dec. 31, 1915.					As at Dec. 31, 1919.					
	Reserve.	Accumulated Amounts on Deposit.	Provision for unreported Claims.	Other Funds and Surplus.	Total Funds.	Reserve.	Accumulated Amounts on Deposit.	Provision for unreported Claims.	Miscellaneous.	Surplus.	Total Funds.
Canada	\$ 6,259,961	\$	\$	\$ 326,005	\$ 6,586,566	\$ 6,595,831	\$ 2,470	\$ 6,673	\$	\$ 479,006	\$ 7,081,070
Confederation	3,375,245		10,000	163,091	3,548,241	3,776,010	337	10,000	5,433	40,620	3,832,400
Continental	291,759		1,000	-89	295,670	328,007		1,000		5,709	334,716
Crown	379,979			-16,725	363,254	471,661				-7,054	464,607
Dominion	201,246			21,650	228,896	222,104				10,218	238,322
Excelsior	469,538			61,776	531,314	562,745				44,853	608,598
Great-West	1,645,712		13,350	\$ 579,008	2,038,670	1,879,440		1,000	115,380	432,143	2,340,313
Imperial	816,401			31,611	851,212	880,657	2,000	13,350		62,831	917,491
London (Ordinary)	565,031		796	6,461	572,291	675,347		821		6,599	682,767
London (Industrial)	3,381,186		3,637	31,978	3,420,205	3,780,482		3,600		28,916	3,813,028
Manufacturers	2,463,981			113,837	2,577,818	2,789,579		6,908		166,997	2,963,484
Mutual.	1,113,084			373,184	1,486,268	1,215,214		2,854		168,809	1,686,877
National.	780,400				780,300	870,766					870,766
North American	947,111			86,251	1,033,362	1,090,967		5,000		139,901	1,235,871
Northern.	197,249			-5,755	191,494	243,137					243,137
Sauvegarde	240,272			-11,998	228,274	269,819					269,819
Sovereign.	219,053			141,467	360,520	196,772				142,266	302,038
Sum	18,932,329	1,028	13,000	573,504	19,519,861	19,324,876	2,824	13,000		2,051,417	21,399,117
Totals	42,288,932	1,028	42,083	2,281,786	44,613,829	45,173,414	7,634	66,206	20,813	4,079,354	51,421,747

* Provision for taxes payable in 1920
+ Contingency Reserve
§ Including \$15,380 contingency reserve.

SHAREHOLDERS' SURPLUS FUND.

Companies.	Balance, Dec. 31, 1918.	Revenue during 1919.				Disbursements during 1919.								Total.	Balance, Dec. 31, 1919.
		Interest added during 1919.	Shareholders' Proportion of Profits.		Miscel- laneous.	Total.	Dividends to Share- holders.	Propor- tion of Expenses	Income Tax.	Share- holders' Propor- tion of Decrease in Assets due to Re- valuation.	Transferred to				
			Non- Particip- ating Account.	Particip- ating Account.							Invest- ment Reserve Fund.	Non- Partici- pating Account.	Partici- pating Account.		
Canada...	\$ 216,115	\$ 67,890	\$ 163,298	\$	\$ 231,188	\$ 150,000	\$ 10,579	\$ 4,741	\$	\$	\$	\$	\$ 165,320	\$ 241,983	
Confederation	26,821	6,321	15,000		21,321	20,000							20,000	28,142	
Continental	2,410	10,246		1,048	11,302			321		2,658			321	13,421	
Crown		4,896		1,120	6,198	3,540								6,198	
Dominion.....	56,416	12,985	6,967	18,257	38,209	22,400								22,400	
Excelsior	15,711	8,190		6,484	14,674	13,800	517							14,317	
Great-West	41,282	64,561		77,266	141,827	149,160		15,199					161,359	18,750	
Imperial	113,296	31,471	11,472	30,245	73,188	67,500	12,250	2,545					72,295	114,189	
London	27,047	4,484	2,835	3,575	10,894	4,000		344					4,344	33,597	
Manufacturers.....	242,165	32,254		56,828	89,082	24,000		3,884					27,884	303,363	
National	10,222	13,624	13,035	5,669	32,328	20,000				72			20,000	22,550	
North American		3,407	2,651		6,072	6,000							6,072		
Northern		27,405		900	28,305			1,103				11,682	28,305		
Sauvegarde		9,241			9,311					958			9,311		
Sovereign	26,776	14,116			11,565	10,500	1,094				1,165		25,065	16,276	
Sun.....	36,442	29,206		82,411	111,617	73,125	1,461	3,780					103,366	44,693	
Totals.....	814,733	340,297	51,960	447,101	723	840,081	564,025	15,901	31,917	3,688	1,165	11,682	689,557	965,257	

* Including \$7,541 special expenditures charged to shareholders account.
† \$500 grant to salvation army and \$1,750 contribution to Repatriation Campaign.

(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis.)

PARTICIPATING REVENUE ACCOUNT—REVENUE.

Companies.	Assurance Premiums.			Consid- eration for Annu- ities.	Consid- eration for Supple- mentary Contracts.	Amounts left on Deposit.	Interest, Divi- dends and Rents.	Profit on sale of Securi- ties.	Increase in Assets due to Revalu- ation.	Mis- cellaneous Profits.	Mis- cellaneous Revenue.	Transferred from			Total Revenue.
	First year.		Renewal.									Invest- ment Reserve Fund.	Share- holders Account.	Non- Par. Fund.	
	Annual.	Single.													
Canada...	1,494,635	398,692	5,668,061	31,652	20,764	16,956	3,172,692	90,684			25,739				10,919,875
Confederation	947,146	256,474	2,593,297	3,003		2,665	1,010,500	51,027				48,973			4,913,085
Continental	163,505	1,346	327,752				97,194	7,392	82		5,382				512,653
Crown	155,557	1,223	422,785		1,017	203	100,656	4,948			25				686,414
Dominion	350,867	56,233	739,915		6,008		289,153	11,746							1,453,952
Excelsior	243,620	6,069	721,224				263,816	3,015							1,238,341
Great-West...	1,510,714	110,853	4,815,916		47,916	89,221	1,580,506	140,942			30,186		4,000		8,299,168
Imperial...	811,476	63,411	2,315,204		4,060	40,982	798,158	31,158		3,810					4,098,409
London	469,410	17,168	1,060,681		3,000	25,734	311,214			512				*157,520	2,045,239
Manufacturers	1,422,196	100,185	3,556,051		26,547	2,092	1,395,594	9,356	67,870		768				6,554,622
Mutual	1,396,908	258,687	4,527,778		24,196	187,608	1,937,561	15,030		1,698					8,351,817
National	147,107		564,764			3,913	161,295	22,989		641	2,614				927,519
North American	631,950	20,115	1,940,163		13,708	382	926,438	9,548		4,076					3,546,380
Northern	161,461	215	393,121		3,052	20	129,482	9,537	7,206			14,109	15,520		734,032
Sauvegarde	54,478	194	165,981			4	50,037	800			319		8,353	4,316	284,482
Sovereign	116,506	36	240,798			541	53,637	1,983				3,163	12,306		428,970
Sun	3,667,916	483,283	12,290,725		84,619	2,035	3,635,888	80,992	105,247		80,442				20,311,118
Totals	13,685,446	1,774,214	42,253,646	34,655	231,827	372,875	15,913,821	491,748	180,405	10,737	145,505	66,245	36,179	165,836	75,366,139

*Transferred from Industrial account.

(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis.)
NON-PARTICIPATING REVENUE ACCOUNT—REVENUE.

Companies	Assurance Premiums.			Consid- eration for Annu- ities.	Consid- eration for Supple- mentary Contracts	Amounts left on Deposit.	Interest, Divi- dends and Rents.	Profit on sale of Securi- ties.	Increase in Assets due to Revalua- tion.	Mis- cellaneous Profits.	Mis- cellaneous Revenue	Transferred from		Total Revenue
	First year.		Share- holders Account											
	Annual.	Single										Invest- ment Reserve Fund.		
Canada.	\$ 63,969	\$ 37,591	\$ 419,977	\$ 263,638	\$ 16,896	\$ 2,433	\$ 377,885	\$ 10,719	\$	\$	\$	\$	\$	1,193,108
Confederation.	74,337	269	413,848	66,572	2,123	328	195,443	10,505	11					763,425
Continental.	14,549		72,674	54			14,920	1,153						103,361
Crown.	29,664	2,231	111,419				19,950	1,013						164,277
Dominion.	7,005		40,433				16,093	618						64,149
Excelsior.	53,161		101,567				33,774	510						189,012
Great-West.	143,003	6,716	352,104	6,181			136,764	12,196						656,964
Imperial.	21,955		106,625	1,000		2,000	49,828	1,879		1,696				184,983
London { Ordinary.	58,394		125,566				35,992			64				231,376
London { Industrial.			1,183,120				207,264			365	11,390			1,390,749
Manufacturers.	107,945	61,926	332,184	50,829	18,348		162,491	1,089	7,903					742,718
Mutual.	37,487	75	180,179	12,741	7,360		91,482	701						330,025
National.	8,096		120,320				43,860	6,449						178,725
North American.	67,338	23,137	241,006		6,911		72,143	693		318				411,546
Northern.	26,008		53,356	1,610			10,942	940	710			1,391	11,682	106,639
Sauvegarde.	6,565		44,545				13,198	217						64,612
Sovereign.	11,545		36,221				20,790	385						68,941
Sun.	94,868	103,619	537,441	2,103,846			1,082,672	25,149	31,304	14,707	3,453			3,997,059
Totals.	825,889	235,564	4,472,585	2,506,471	51,038	4,701	2,585,464	74,216	39,928	17,150	14,930	1,391	11,682	10,841,669

*Transferred from Industrial account.

(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis.)

PARTICIPATING REVENUE ACCOUNT DISBURSEMENTS

Companies	Claims Admitted or Intimated under Assurance Policies				Annuities	Dividends to Policy holders	Payments on Supplementary contracts.	Commission to Agents		Taxes, Licenses and Fees	Medical Fees.	Expenses	Decrease in assets due to Revaluation	Transferred to		Miscellaneous Payments and Losses	Total Disbursements.	
	Death	Maturity	Disability	Surrender values				First Year	Renewal					Investment Reserve Fund	Shareholders' Account			
Canada	\$ 2,151,703	\$ 881,249	\$ 100	\$ 981,729	\$ 70,422	\$ 1,425,787	\$ 34,333	\$ 4,958	\$ 781,601	\$ 298,558	\$ 174,542	\$ 93,188	\$ 806,227	\$ 90,684	\$ 8,355	\$ 163,298	\$ 46,516	\$ 8,016,270
Confederation	763,336	146,947		640,509		491,259	6,137	297	587,256	76,523	40,511	60,771	469,085					3,752,631
Continental	68,202	15,407	3,410	69,387		9,430	482	56	66,312	12,786	11,005	10,351	74,208			1,048	431	342,548
Crown	108,782	20,500		25,475		10,879	2,046		104,653	16,721	11,777	13,525	80,430	54,641		1,120		450,548
Dominion	113,221	136,783		108,007		166,711	3,893		225,826	27,189	21,091	26,795	174,752	6,128		18,257		1,028,653
Excelsior	147,289	56,335		89,969		58,355	834		120,011	14,690	16,979	22,742	199,019			6,484		732,707
Great West	918,838	177,469	797	533,802		628,479	36,114	15,288	1,026,029	81,251		126,332	744,380			77,266		4,366,015
Imperial	475,902	273,126		220,192	90	288,069	14,034	7,817	494,709	116,332	52,723	50,113	373,222			30,245	12,962	2,409,536
London	182,988	29,637		63,140	2,485	78,063	341	2,016	283,982	69,475	27,718	45,548	103,805	1,172	5,718	3,575	3,087	902,750
Manufacturers	811,561	615,914	262	546,365		456,670	28,230	35	859,842	195,785	88,951	85,770	468,048			56,827		4,214,263
Mutual	1,004,808	492,175	300	429,604		1,221,806	21,327	31,060	824,079	258,850	77,458	86,501	358,443	44,902			97,032	4,908,343
National	114,151	32,000		53,441	35	19,731	2,875		99,850	17,577	12,070	11,720	131,195			5,608		509,140
North American	495,447	511,202		575,584	253	397,295	8,273	2,401	415,190	84,403	36,254	46,563	299,359	19,662	46,111	900	308	2,898,088
Northern	87,565	59,925		68,795		20,769	1,117		93,562	13,895	12,163	17,799	119,024					495,553
Sanvegarde	35,876	2,239		16,079		27			36,013	3,855	5,038	8,058	37,687	5,186				150,304
Sovereign	67,281	10,000	50	18,634		6,306	850	2,725	60,819	8,104	4,156	8,559	75,082			100		262,661
Sun	3,446,071	1,787,467	742	1,609,084		1,617,063	30,591	32,636	1,933,117	590,263	383,825	181,267	1,708,918			82,411	68,076	13,471,531
Totals	10,993,027	5,748,375	5,661	6,049,796	73,285	6,896,945	191,527	99,379	8,015,881	1,886,257	977,261	895,596	6,222,884	190,202	20,184	447,099	228,512	48,941,871

†Transferred to real estate contingent fund

‡Loss on sale of securities

•Premium Reductions

(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis.)

NON-PARTICIPATING REVENUE ACCOUNT—DISBURSEMENTS.

Companies.	Claims admitted or intimated under Assurance Policies			Annuities		Pay- ments on Sup- plemen- tary Con- tracts and de- posits with- drawn	Commission to agents.		Taxes License and Fees	Medical Fees.	Ex- penses	De- crease in Assets due to Reval- uation	Transferred to		Miscel- laneous losses and Pay- ments	Total Dis- burse- ments
	Death	Maturity.	Sur- render values	Life	Certain	Sur- render values.	First year.	Re- newal.					Invest- ment Reserve Fund	Share- holders' Account		
Canada	\$ 135,162	\$ 44,879	\$ 33,234	\$ 312,275	\$ 2,299	\$ 6,559	\$ 20,428	\$ 8,284	\$ 13,948	\$ 3,865	\$ 70,613	\$ 10,720	\$ 988	\$ 15,000	\$ 29,223	\$ 695,604
Confederation	107,590	22,080	28,210	105,721			27,319	5,972	5,938	3,930	40,554		110,504			479,269
Continental	10,000	19,000	6,472	1,800		50	5,331	2,577	1,666	1,293	14,972				1,154	64,315
Crown	14,481		3,752	500			11,085	2,807	2,944	1,386	14,931	10,830		182	25	62,924
Dominion	23,095	6,118	2,091	442			2,174	1,099	925	857	9,197	323		6,967		54,723
Excelsior	33,688	10,577	8,606	1,070			9,758	1,207	2,809	3,139	40,894			4,000		111,728
Great West	101,249	16,776	16,595	11,838			85,391	3,235		8,800	106,837			11,472	5,317	354,721
Imperial	16,000	11,790	4,908	2,537	100		11,751	3,648	2,360	5,950	13,552	144	650			88,724
London (Ordinary)	36,606	9,731	10,072	1,250			31,028	7,736	3,285	3,415	13,922	834	3,632	2,308		120,900
London (Industrial)	153,072	174,143	10,122	5,005	3		45,076	12,786	22,229	3,415	70,896					998,116
Manufacturers	90,234	93,411	41,546	10,593			385,289	35,174	7,864	6,223	49,176					357,052
Mutual.	66,672	8,500	7,927				45,076	5,174	2,961	1,998	11,634	228		13,035	1,698	129,416
National	32,698		5,503				9,368	727	3,350	475	23,666	1,411			640	88,259
North American	97,435	4,500	9,822	6,012			3,254	4,320	4,554	5,478	34,523	1,531	443	2,651	110,000	209,037
Northern	10,125	5,415	3,786	851			26,372	1,816	1,789	2,968	17,454					54,906
Nauvegarde	10,226	3,000	3,167				10,792	1,816	1,789	2,968	17,454					23,067
Providence	14,841		38,841				3,639	685	1,167	570	4,929	1,368			11,316	90,423
Sub.	123,209	**94,089	87,766	1,505,821	5,237	81,495	84,722	16,564	31,250	3,311	79,147		1,999		13	2,124,803
Totals	1,066,363	524,009	322,420	1,965,718	7,627	88,054	391,163	464,464	110,650	55,171	632,936	27,389	118,216	56,141	222,066	6,108,077

*Dividends on industrial policies. **Including \$206 paid on account of disability. †Transferred to Staff Pension Fund. ‡Transferred to Participating and Ordinary non participating funds. ‡Transferred to participating fund.

FRATERNAL BENEFIT SOCIETIES. ABSTRACT OF LIFE INSURANCE (MORTUARY FUND), 1919.—DATE OF RETURNS, 31 DECEMBER, 1919.

Society.	Premium paid by members.		New Certificates issued, less not taken.		Certificates in force at date of returns.		Certificates become claims.		Benefits paid.		Payments due under contracts.	
	\$		Number.		Number.		Number.		Death claims.		Not resisted.	
				\$		\$		\$		\$		\$
Alliance Nationale..... ^(a)	301,021	2,448		2,011,419	27,110	21,283,454	331	379,043	.....	.....	.....	.....
..... ^(b)	14,697	322		229,759	1,390	939,121	3	2,000	.....	.....	.....	.....
*Ancient Order of Foresters.....	375,718	2,770		2,241,178	28,500	22,222,575	331	381,943	258,363	45,251	22,180	.....
..... ^(a)	76,929	746		495,950	3,340	2,738,027	33	27,499	24,271	10,828	512	.....
Artisans Canadiens..... ^(b)	418,168	2,309		1,733,600	30,491	23,782,517	338	277,104	324,691	8,878	26,416	.....
..... ^(a)	184,558	1,406		942,800	15,417	11,174,518	120	92,247	113,147	759	6,100	.....
*Catholic Mutual Benefit Association..... ^(b)	602,726	3,706		2,676,400	45,908	34,957,035	458	369,351	437,838	9,637	32,516	.....
*Commercial Travellers Mutual Benefit Society..... ^(a)	262,102	114		93,500	9,174	8,302,826	212	248,130	260,837	.....	38,218	.....
..... ^(b)	44,282	267		267,000	1,790	1,785,500	30	30,000	35,250	825,813	6,000	.....
Independent Order of Foresters..... ^(a)	1,232,833	4,980		5,038,500	68,419	67,493,861	1,772	1,698,017	1,024,381	.....	.....	.....
..... ^(b)	1,840,575	9,700		8,979,460	107,264	103,571,066	2,064	2,091,823	1,528,794	700,157	.....	.....
*Royal Canadian..... ^(a)	3,073,408	14,080		14,017,960	175,683	171,064,927	3,836	3,789,870	2,553,175	11,525,970	124,981	.....
*Woodmen of the World..... ^(b)	103,802	809		388,231	4,017	3,290,265	54	67,244	64,529	4,844	12,422	.....
.....	146,650	579		417,250	5,769	5,378,949	75	82,500	115,901	.....	11,600	.....
Totals, 1919.....	2,635,787	12,243		10,445,450	150,110	134,055,399	2,845	2,810,467	.....	.....	.....	.....
..... ^(a)	2,039,830	11,428		10,152,019	124,071	115,684,705	2,187	2,186,070	.....	.....	.....	.....
..... ^(b)	4,675,617	23,671		20,597,469	274,181	249,740,104	5,032	4,996,537	3,750,164	1,590,530	248,459	.....

(a) In Canada (b) Out of Canada (c) Total, in Canada and out of Canada. * The societies transact business in Canada only. † In addition there was paid out of the Mortuary Fund Orphans' Grants, \$26,000, and Orphans' Home and Sanatoria maintenance, \$61,500.

FRATERNAL BENEFIT SOCIETIES. ABSTRACT OF SICKNESS AND FUNERAL INSURANCE, 1919.—DATE OF RETURNS, 31 DECEMBER, 1919.

Society.	Premiums paid by members.	New Certificates issued.		Certificates in force at date of returns.		Benefits paid.		Payments due under contracts.	
		Number.	Amount of Funeral Benefit.	Number.	Amount of Funeral Benefit.	Sickness.	Funeral.	Not resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
•Alliance Nationale	105,819	1,882		21,043		109,608			
	4,909	208		962		3,827			
†Ancient Order of Foresters (Subsidiary High Court)	110,728	2,090		22,005		113,495			
	37,134					2,841	24,800		
•Artisans Canadiens	108,806	1,772		24,362		116,308			
	52,720	914		12,023		34,314			
•Catholic Mutual Benefit Association	161,526	2,686		36,385		150,622		2,601	
	5,843	27		1,647		8,278			
Independent Order of Foresters	200,838	3,814		34,070	1,497,149	180,047	16,945	5,279	99
	82,305	1,950		12,994	551,536	62,462	6,355	2,479	42
†Royal Guardians	283,143	5,764		47,064	2,048,685	242,509	23,300	7,755	141
	2,719	77		217	10,750	1,705	250	123	
†Woodmen of the World	7,012	283	16,550	1,099	60,950	5,088	398		
Totals, 1919	468,171	7,855		82,438	1,568,849	423,935	42,393	8,003	99
	139,934	3,072		25,979	551,536	100,603	6,355	2,479	42
	608,105	10,927	16,550	108,417	2,120,385	524,538	48,748	10,482	141

(a) In Canada. (b) Out of Canada. (c) Totals, in Canada and out of Canada.

*Sickness only.

†These societies transact business in Canada only.

FRATERNAL BENEFIT SOCIETIES.—ASSETS (ALL FUNDS) AS AT DEC. 31, 1919.

Societies	Ledger Assets							Non-Ledger Assets					
	Real Estate	Loans on Real Estate	Loans on Collaterals	Policy Loans and Loans	Bonds and Debentures	Stocks	Cash	Other Ledger Assets	Total Ledger Assets (Book Value)	Non-Ledger Assets			
										Interest and rents, due and accrued.	Out-standing and deferred Assessments.	Other Non-Ledger Assets	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Alliance Nationale	89,966	2,649,991		787,722	685,473		69,119		4,273,239	4,292,512	71,178	53,604	4,418,274
Ancient Order of Foresters	608	200		27,255	586,811		31,097	62	646,033	631,714	12,319	31,247	675,280
Artisans Canadiens	103,546	706,115		279,133	3,303,103		131,194		4,523,091	4,467,993	58,088	12,598	4,538,679
Catholic Mutual Benefit Association	96,500			73,451	522,844		48,004	9,936	750,735	736,334	18,171	44,796	802,815
Commercial Travellers Mutual Benefit Society	31,490			22,711	113,741		6,097	330	174,369	171,229	2,846	97	174,172
Independent Order of Foresters	1,058,562	3,544,939	4,188,432	23,368,390	13,706,223	439,886	295,125	34,771	46,636,328	44,194,198	452,530	44,027	44,690,755
Royal Guardians	83,059	150,508	1,500	75,653	281,182		5,109		597,011	616,753	11,569	19,770	650,767
Woodmen of the World	22,000	242,506			639,013		33,664	50,000	987,183	989,857	23,654	23,334	1,037,845
Totals	1,485,728	7,294,259	4,189,932	24,634,315	19,838,390	439,886	610,400	95,099	58,588,009	56,100,590	650,355	229,471	58,169,56

FRATERNAL BENEFIT SOCIETIES.—LIABILITIES AS AT DECEMBER 31, 1919.

Societies	Liability under Contracts in force for Payments not due (Reserve)				Liability for Payments due under Contracts (Unsettled claims)			Miscellaneous Liability under contracts	Special Reserve Funds	Borrowed Money	All other Liabilities	Total Liabilities	Basis of Mortuary Reserve
	Mortuary	Sickness & Funeral	Other Funds		Mortuary	Sickness & Funeral	Other Funds						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Alliance Nationale	13,529,404	1544,509	*697		22,180						2,631	4,099,421	N.F.C. 4%
Ancient Order of Foresters	516,571	*28,850	*22,870		512			4,060	40,000			612,863	Om. 5 1/2%
Artisans Canadiens	14,165,500	*356,756	*5,639		32,546	2,601		7,767			9,611	4,580,420	N.F.C. 4%
Catholic Mutual Benefit Association	*777,605	*14,186			38,215			1,151				830,009	
Commercial Travellers Mutual Benefit Association	165,529				6,000							172,710	Canada Life 5%
Independent Order of Foresters	41,846,608	*109,431			124,980	7,899		177,540	800,000	756,755	11,588	43,834,601	Foresters' experience 4%
Royal Guardians	402,565	8,570			13,414	123		3,303		80,000	879	508,854	N.F.C. 4%
Woodmen of the World	831,291	50,713			11,600			794				897,398	
Totals	52,238,073	1,113,015	29,206		249,450	10,623		194,445	840,000	836,755		24,709,555	536,276

*Net Funds. †Estimated. ‡Also known as Hunter's Table.

SESSIONAL PAPER No. 9

FRATERNAL BENEFIT SOCIETIES—INCOME, 1919.

Societies.	Premiums.			Received for Expense Purposes.	Interest Dividends and Rent.	Gross Profit on Sale or Maturity of Ledger Assets.	All other Income.	Total Income.
	Mortuary.	Sickness and Funeral.	All Other.					
	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Nationale	375,718	110,728	84	171,609	225,810	19,718	16,063	919,730
Ancient Order of Foresters (Subsidiary High Court).....	76,929	37,134		*10,037	31,227	361	243	155,931
Artisans Canadiens	602,726	161,526	35,989	125,488	201,507	19		1,127,255
Catholic Mutual Benefit Association	252,102	5,843		15,872	32,129			305,946
Commercial Travellers Mutual Benefit Association	44,282			3,724	8,721			56,737
Independent Order of Foresters	3,073,408	253,809		*29,334	1,905,376	54,899	5,480	5,322,306
Royal Guardians	103,802	2,719		†6,474	22,535	3,442		138,972
Woodmen of the World	146,650	7,012		12,796	56,282			222,740
Totals.....	4,675,617	578,771	36,073	375,344	2,483,587	78,439	21,786	8,249,617

*In respect of sickness business only, the expense provision for mortuary business being included in premiums.

†In addition provision for expenses is contained in premiums.

FRATERNAL BENEFIT SOCIETIES.—DISBURSEMENTS, 1919.

Societies.	Benefits paid to or in respect of Members.				Expenses.	Gross Loss on Sale of Securities.	All Other Disbursements.	Total Disbursements.
	Mortuary Fund	Sickness and Funeral.	All Other Funds.	Total.				
	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Nationale	303,614	113,494	30	417,138	151,477		14,101	582,716
Ancient Order of Foresters..	35,099	27,641		62,740	34,226			96,966
Artisans Canadiens	447,475	150,622	1,225	599,322	126,256			725,578
Catholic Mutual Benefit Association	260,837	8,278		269,115	33,167			302,282
Commercial Travellers Mutual Benefit Association	35,250			35,250	4,822			40,072
Independent Order of Foresters	4,166,650	265,810		4,432,460	639,524	55,211	243	5,127,438
Royal Guardians	69,373	1,955		71,328	28,289			99,617
Woodmen of the World	115,901	5,486		121,387	28,277			149,664
Totals	5,434,199	573,286	1,255	6,008,740	1,046,038	55,211	14,344	7,124,333

FRATERNAL BENEFIT SOCIETIES—AMOUNTS OF LIFE INSURANCE (MORTUARY FUND) TERMINATED DURING 1919.

Societies.	Amount terminated by							
	Death.	Maturity and Expiry.	Disability.	Old Age Annuity granted.	Surrender and Decrease.	Lapse.	Not Taken.	Total.
	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Nationale.....	221,693	58,250	12,500		18,000	811,750	27,050	1,149,243
(a).....	2,000				500	114,750	150	117,400
(b).....	223,693	58,250	12,500		18,500	926,500	27,200	1,266,643
Ancient Order of Foresters.....	24,783	2,934			19,441	40,045	31,500	118,703
(a).....	261,496		15,608		33,534	1,091,238		1,401,876
Artisans Canadiens	90,747		1,506		13,662	391,789		497,698
(b).....	352,242		17,108		47,196	1,483,027		1,899,574
Catholic Mutual Benefit Association	248,130				4,856	312,000		564,986
Commercial Travellers Mutual Benefit Association....	30,000					87,000		117,000
Independent Order of Foresters.....	973,333	12,000	37,340	675,374		6,652,932		8,350,979
(a).....	1,510,666	13,840	54,511	512,806		9,146,113		11,237,936
(b).....	2,483,999	25,840	91,851	1,188,180		15,799,045		19,588,915
Royal Guardians	67,244				21,200	240,754	17,637	346,835
Woodmen of the World	82,500					397,051		479,551
Totals, 1919.....	1,909,179	73,184	65,448	675,374	97,031	9,632,770	76,187	12,529,173
(a).....	1,603,413	13,840	56,011	512,806	14,162	9,652,652	150	11,853,034
(b).....	3,512,592	87,024	121,459	1,188,180	111,193	19,285,422	76,337	24,382,207

(a) In Canada. (b) Out of Canada. (c) Total, in Canada and out of Canada.

10 GEORGE V, A. 1920

WAR CLAIMS INCURRED BY INSURANCE COMPANIES
IN CANADA.

With a view to ascertaining the extent to which the life insurance companies in Canada have been affected by the war during the year 1919, a circular was sent to each company asking for the amount of any war claims incurred which had not been included in previous returns.

The claims of the four years 1914, 1915, 1916 and 1917 were further classified according as were incurred under policies held by

- (A) Enlisted soldiers killed in action, or dying from wounds;
- (B) Enlisted soldiers dying from other causes; and
- (C) Other persons engaged in war service or civilians dying as a result of military operations.

In 1918 section (B) is divided as follows:—

- Enlisted soldiers dying from—
 - (1) Influenza, pneumonia or grippe,
 - (2) All other causes.

In 1919 section (A) only is shown.

In order that the enquiry might be as comprehensive as possible the circular as in former years was directed to the life insurance companies and the large number of fraternal societies operating under Provincial Licenses as well as to all such companies and societies licensed by this Department.

Returns for 1919 have now been received from all companies and societies with the exception of a few small Provincial fraternal societies the figures for which will not appreciably affect the totals. The tabulation of the figures received together with those of previous years gives the following results:—

WAR CLAIMS INCURRED.

	Dominion Licensees. (including fraternal societies.)		Provincial Licensees.
	Canadian Policy-holders.	British and Foreign Policy-holders of Canadian Companies.	
	\$	\$	\$
In the year 1914—			
A	15,793	55,827	1,000
B	1,622		1,000
C			
	17,415	55,827	2,000
In the year 1915—			
A	1,607,342	140,380	114,746
B	190,684	15,742	18,500
C	141,709	19,138	7,585
	1,939,735	175,260	140,831
In the year 1916—			
A	4,318,839	279,141	426,711
B	226,987	8,110	50,411
C	15,112	6,597	1,500
	4,560,938	293,848	478,622
In the year 1917—			
A	5,011,994	263,248	721,977
B	375,760	17,724	45,885
C	241,478	12,802	23,855
	5,629,232	293,774	791,717
In the year 1918—			
A	4,181,843	336,749	599,935
B (1)	299,695	39,231	30,550
B (2)	453,814	46,037	51,867
C	72,746	16,368	2,770
	5,008,098	438,385	685,122
In the year 1919 and additional claims not included above—			
A	817,514	127,677	282,414
Grand totals	17,972,932	1,384,771	2,380,706

SESSIONAL PAPER No. 9

INFLUENZA CLAIMS INCURRED BY INSURANCE COMPANIES
IN CANADA.

The epidemic of Spanish influenza which affected Canada during the latter part of the year 1918 and in the first months of 1919 was of so widespread a nature and occasioned so many deaths either directly or indirectly through consequent diseases that it has been deemed advisable to obtain a summary of the resulting losses incurred by life insurance companies in Canada.

The returns were made at the same time and received from the same sources as the war claims. The figures include claims incurred on account of enlisted soldiers dying from influenza, pneumonia or grippe, shown under B (1) above. The figures for January, February and March, 1919, are published in addition to last year's figures. The results are as follows:—

DEATH CLAIMS DUE TO INFLUENZA, PNEUMONIA, OR GRIPPE.

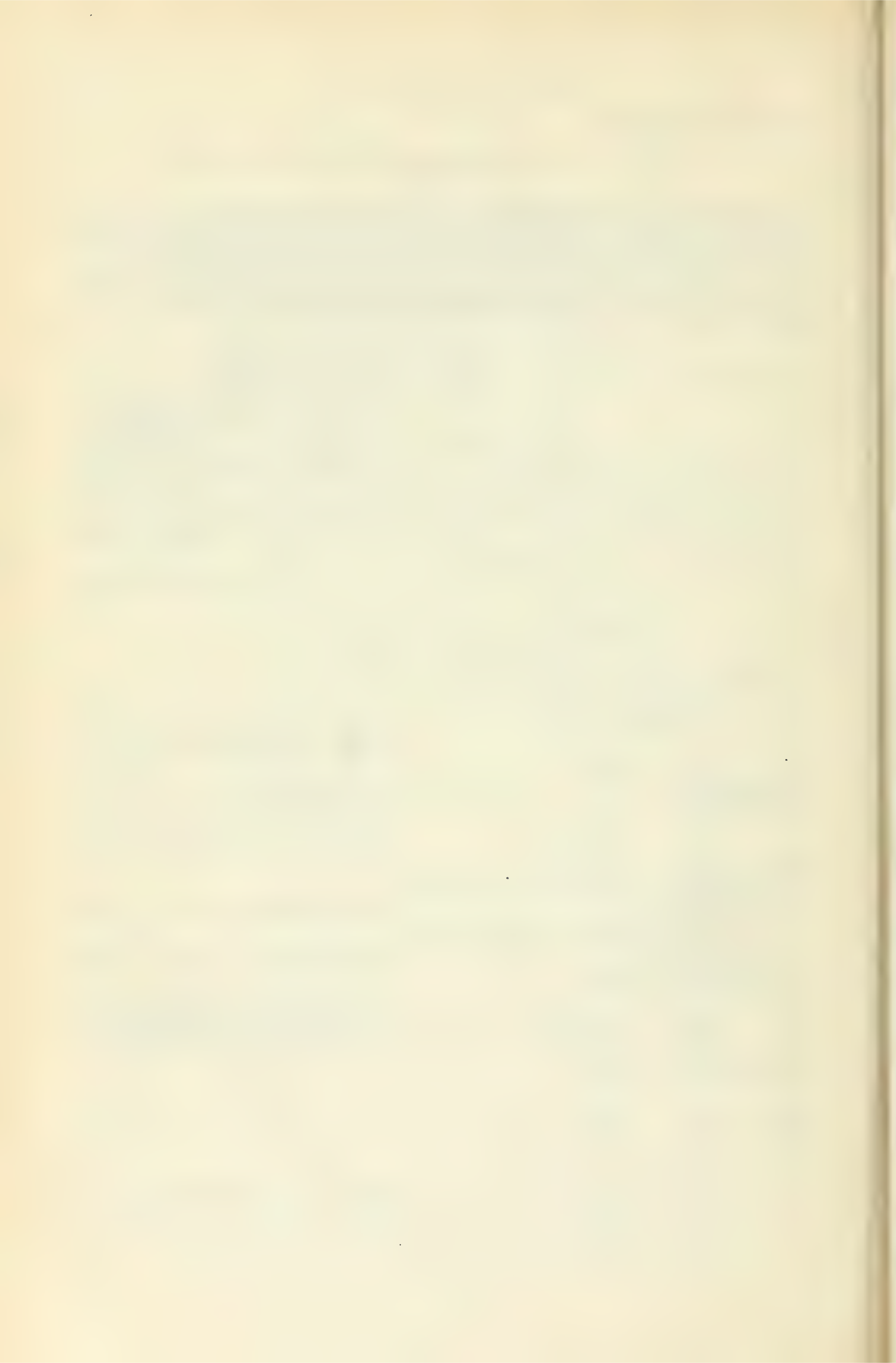
	During October, November, and December, 1918.		During January, February and March, 1919.	
	Dominion Licensees.	Provincial Licensees.	Dom- inion Licen- sees.	Pro- vincial Licen- sees.
	\$	\$	\$	\$
Canadian policyholders.....	7,791,698	1,070,256	3,181,902	652,046
British and foreign policyholders of Canadian Companies.....	941,352	.....	725,227	.....
	8,733,050	1,070,256	3,907,129	652,046

LIFE INSURANCE IN CANADA, 1919.

(Including business of Provincial Licensees.)

Business transacted by	New policies Issued (gross)	Net Insurance in force Dec.31,1919.	Net Premiums received.	Net Death Claims paid.
	\$	\$	\$	\$
Dominion licensees—				
(a) Life companies.....	572,900,430	2,187,833,396	74,945,121	20,839,264
(b) Fraternal.....	10,445,450	134,055,399	2,635,787	*2,095,269
Totals.....	583,345,880	2,321,888,795	77,580,908	22,934,533
Provincial licensees—				
(a) Provincial companies within province by which they are incor- porated.				
(i) Life companies.....	3,587,654	10,901,754	356,011	62,325
(ii) Fraternal.....	2,611,278	96,105,652	2,074,851	1,875,662
(b) Provincial companies in provinces other than those by which they are incorporated.				
(i) Life companies.....	2,096,150	5,542,014	155,177	38,205
(ii) Fraternal.....	3,769,750	57,664,607	941,230	830,167
(c) British and foreign companies—				
(i) Fraternal.....	4,780,150	52,853,015	845,361	818,156
Totals for Provincial Companies.....	16,844,982	223,067,042	4,372,630	3,624,615
Grand totals.....	600,190,862	2,544,955,837	81,953,538	26,559,148

*Estimated.



STATEMENT

SHOWING THE MOVEMENT OF SECURITIES DURING THE SIX
MONTHS ENDED

JUNE 30, 1919 (Pages 171 to 197).

DECEMBER 31, 1919 (Pages 198 to 228).

10 GEORGE V, A. 192

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919.

BONDS AND DEBENTURES PURCHASED.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Alberta Saskatchewan.	School Dist. deb. 7 p.c.	600 00	600 00	Dr. Norman G. Allen.
		600 00	600 00	
Alliance Nationale....	Dom. of Canada War Loan, 5½ p.c., 1933	105,000 00	105,000 00	Dom. Government.
	Municipal debts., 6 p.c.	50,000 00	50,000 00	La Banque d'Hochelaga.
		155,000 00	155,000 00	
Ancient Order of For-	Dom. of Canada War Loan, 5½ p.c., 1933		17,500 00	Balance of subscription.
esters	Dom. of Canada War Loan, 5½ p.c., 1933	10,000 00	10,236 40	R. C. Matthews & Co.
	Municipal debts., 4½ p.c.	1,000 00	879 30	W. A. Mackenzie & Co.
	" " 6 p.c.	2,728 81	2,728 81	R. C. Matthews & Co.
	Rural Telephone debts., 7 p.c.	12,000 00	12,589 20	W. L. McKinnon & Co.
	Can. Northern Western Ry. Co., (g'teed by Prov. of Alberta), 4½ p.c.	17,222 96	15,065 85	C. H. Burgess & Co.
	Accumulation of book values towards par		477 45	
		42,951 77	59,477 01	
Artisans, La Société des	U.S. Victory Liberty Loan, 4½ p.c., 1922/1923	15,000 00	15,000 00	Hochelaga Bank.
	Dom. of Canada War Loan, 5½ p.c., 1933	35,000 00	35,000 00	" "
	Municipal debts., 6 p.c.	75,000 00	75,000 00	D. W. & A. E. Brunet, Regd.
	" " 6 p.c.	25,000 00	25,000 00	E. Ranger.
	School Dist. debts., 5½ p.c.	30,000 00	27,845 10	A. O. Chalifour.
		180,000 00	177,845 10	
Canada Life.	Dom. of Canada War Loan, 5½ p.c., 1933	1,800,000 00	1,800,000 00	Dom. Government.
	United Kingdom of Great Britain & Ireland, 5½ p.c., 1937	200,000 00	197,750 00	Dom. Securities.
	United Kingdom of Great Britain & Ireland, 5½ p.c., 1937	1,000,000 00	1,024,059 80	W. A. MacKenzie & Co.
	Municipal debts., 3½ p.c.	24,333 33	17,702 50	Dom. Securities.
	" " 4 p.c.	87,113 32	70,606 41	" "
	" " 4½ p.c.	2,920 00	2,496 31	" "
	Accumulation of book values towards par		951 97	
		3,114,366 65	3,113,566 99	
Capital Life.	United Kingdom of Gt. Britain and Ireland, 5½ p.c., 1937	200,000 00		Wood, Gundy & Co.
	*Point Grey, 5 p.c.	15,000 00	12,150 00	Bank of Ottawa.
	*Saskatoon, 5 p.c.	13,000 00	10,530 00	" "
	*Swift Current, 6 p.c.	10,000 00	9,525 00	" "
	Municipal deb., 6 p.c.	1,000 00	963 50	P. Robarts, Ottawa.
	Hydro Electric Power Comm., (G'teed by Prov. of Ont.), 4 p.c.	75,000 00	57,615 00	Wood, Gundy & Co.
	*Hydro Electric Power Comm., (G'teed by Prov. of Ont.), 4 p.c.	25,000 00	19,000 00	Bank of Ottawa.
	Grand Trunk Pacific, 4 p.c.	97,333 33	73,259 64	" "
	*Canadian Northern Western Ry. (G'teed by Prov. of Alberta), 4½ p.c.	24,333 33	20,440 14	" "
	Accumulation of book values towards par		275 67	
		460,666 66	203,758 95	
C.M.B.A.	Accumulation of book values towards par		713 51	
			713 51	

*These securities were sold Dec. 27, 1918, to the Bank of Ottawa, Ottawa, and repurchased Jan. 2, 1919, from that bank. The transaction has been disallowed. In the Department's report for the year 1918 the company's statement was shown as if this transaction had not occurred.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Commercial Travellers	Prov. of Saskatchewan, 5 p.c., 1932..	5,000 00	4,758 00	Buck & Co., Toronto.
		5,000 00	4,758 00	
Confederation Life.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	735,000 00	735,000 00	Dom. Government.
	Municipal debts., 4½ p.c.....	14,600 00	12,707 84	Wood, Gundy & Co.
	" " 5 p.c.....	2,000 00	1,805 00	Eastern Securities Co.
	Dominion Realty Co., 6 p.c.....	115,573 85	115,573 85	Osler & Hammond.
	Grand Trunk Pacific Ry., 4 p.c....	243,000 00	180,014 40	Wood, Gundy & Co.
	Prince Albert coupon returned unpaid.....		613 12	
	Accumulation of book values towards par.....		65,072 76	
		1,110,173 85	1,110,786 97	
Continental Life.....	Dom. of Canada War Loan,			
	" " 5½ p.c., 1922.....	200 00	198 00	A. Leishman.
	" " 5½ p.c., 1922.....	50 00	50 72	A. Bromley.
	" " 5½ p.c., 1922.....	50 00	51 08	A. Burghardt.
	" " 5½ p.c., 1923.....	50 00	49 50	Alice Slater.
	" " 5½ p.c., 1923.....	50 00	51 00	J. Wiseman.
	" " 5½ p.c., 1923.....	50 00	50 00	J. M. Meston.
	Gov. of Newfoundland, 5½ p.c., 1939	50,000 00	50,778 29	Wood, Gundy & Co.
	Canadian Northern Western Ry. Co., 4½ p.c.....	16,000 00	13,926 77	C. H. Burgess & Co.
	Wetaskiwin (matured instalment) shown on previous report, returned unpaid.....		54 80	
	Accumulation of book values towards par.....		336 77	
			65,546 93	
Crown Life.....	Dom. of Canada Victory Loan, 5½ p.c.	138,000 00	138,000 00	Dom. Government.
	United Kingdom of Gt. Britain and Ireland	50,000 00	50,093 75	Guaranty Trust, N.Y.
	Prov. of British Columbia, 5½ p.c., 1939.....	50,000 00	50,000 00	Wood, Gundy & Co.
	Prov. of British Columbia, 5½ p.c., 1939.....	50,000 00	50,000 00	Dom. Securities.
	Govt. of Newfoundland, 5½ p.c., 1939	50,000 00	50,605 00	Wood, Gundy & Co.
	Municipal debts., 4½ p.c.....	6,260 66	5,156 53	Canada Bond Corp.
	" " 4½ p.c.....	10,000 00	8,550 00	Sterling Bank.
	" " 5 p.c.....	27,000 00	23,760 00	W. A. MacKenzie & Co.
	" " 5 p.c.....	24,958 13	20,769 64	Canada Bond Corp.
	" " 5½ p.c.....	1,317 62	1,235 03	" "
	" " 6 p.c.....	1,000 00	1,000 00	Barber-Ellis Co., Ltd.
	" " 6½ p.c.....	16,875 84	16,875 84	A. E. Ames & Co.
	Rural Tel. Co. debts., 7½ p.c.....	2,200 00	2,259 40	Canada Bond Corp.
	" " 7½ p.c.....	13,500 00	13,828 30	Kerr, Fleming & Co.
	School Dist. debts., 6 p.c.....	1,160 00	1,137 00	H. J. Birkett Co.
	" " 6½ p.c.....	480 00	474 75	" "
	" " 7 p.c.....	4,100 00	4,193 10	" "
	" " 7 p.c.....	6,000 00	6,019 45	Prov. of Alta.
	" " 7 p.c.....	9,100 00	9,149 97	Kerr, Fleming & Co.
	" " 7 p.c.....	4,560 00	4,537 20	Geo. A. Stinson & Co.
	" " 7 p.c.....	8,000 00	8,000 00	McNeil & Young.
	" " 7½ p.c.....	2,306 24	2,323 64	H. J. Birkett & Co.
	" " 7½ p.c.....	1,335 60	1,356 17	" "
	Grand Trunk Pacific Ry., 4 p.c.....	24,319 27	19,567 98	Canada Bond Corp.
	Accumulation of book values towards par.....		204 67	
		502,473 36	489,097 42	
Dominion Life.....	Dom. of Canada Victory Bonds, 5½ p.c.....	250 00	250 00	Policyholders.
	Govt. of Newfoundland, 5½ p.c., 1939	100,000 00	101,210 00	Wood, Gundy & Co.
	Municipal debts., 4½ p.c.....	200,000 00	171,000 00	" "
	" " 4½ p.c.....	35,039 99	28,822 83	Dom. Securities.
	School Dist. deb., 7 p.c.....	2,000 00	2,115 40	Wood, Gundy & Co.
	Montreal Tramway & Power Co., Ltd., 6½ p.c., 1924.....	10,000 00	10,000 00	C. H. Burgess & Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
London Life—Con.	Municipal debts., 5 p.c.	5,000 00	4,540 90	A. E. Ames & Co.
	" " 5 p.c.	54,000 00	47,744 84	Morrow & Jellett.
	" " 5 p.c.	8,428 77	7,785 08	Brent, Noxon & Co.
	" " 5 p.c.	38,312 99	35,265 75	Morgan, Dean, Harris & Co.
	" " 5 p.c.	27,999 90	25,770 64	W. A. MacKenzie & Co.
	" " 5 p.c.	25,000 00	22,485 75	Canada Bond Corp.
	" " 5½ p.c.	5,000 00	4,740 20	" "
	" " 6 p.c.	73,627 32	72,845 33	Brent, Noxon & Co.
	" " 6 p.c.	43,684 51	44,029 52	Wood, Gundy & Co.
	" " 6 p.c.	11,638 66	11,952 83	Canada Bond Corp.
	" " 6 p.c.	39,000 00	39,132 99	Mulholland, Bird & Graham.
	" " 6 p.c.	23,900 00	24,144 50	W. A. MacKenzie & Co.
	" " 6 p.c.	14,334 01	14,263 41	C. H. Burgess & Co.
	" " 6 p.c.	32,124 11	32,409 99	A. E. Ames & Co.
	" " 6½ p.c.	17,259 74	17,764 24	C. H. Burgess & Co.
	" " 7 p.c.	10,000 00	10,000 00	" "
	School Dist. debts., 6 p.c.	47,000 00	47,000 00	W. A. MacKenzie & Co.
	" " 7 p.c.	18,000 00	18,000 00	Kerr, Fleming & Co.
	Canadian Northern Western Ry. Co. (G'teed by Prov. of Alta.), 4½ p.c.	30,000 00	24,210 00	Wood, Gundy & Co.
	Edmonton, Dunvegan & British Columbia Ry. (G'teed by Prov. of Alta.), 4½ p.c.	39,000 00	32,748 11	W. L. McKinnon & Co.
	Debentures returned unpaid.		84 36	
	Accumulation of book values towards par		33 26	
			901,095 42	
Manufacturers Life	Imperial Japanese Govt. Bonds, 4 p.c., 1931.	99,346 66	82,841 23	Kerr, Fleming & Co.
	United States Liberty Loan, 4½ p.c., 1933/38.	37,000 00	35,050 10	Terry, Briggs & Co.
	Rural Telephone debts., 7½ p.c.	9,000 00	9,222 15	Kerr, Fleming & Co.
	" " 7½ p.c.	2,000 00	2,064 00	MacNeill & Young.
	" " 7½ p.c.	7,500 00	7,738 55	H. J. Birkett & Co.
	School Dist. debts., 7 p.c.	12,800 00	12,778 39	MacNeill & Young.
	" " 7 p.c.	1,500 00	1,515 98	Dept. of Education.
	" " 7 p.c.	8,000 00	8,435 92	H. J. Birkett & Co.
	" " 7 p.c.	15,700 00	16,332 09	W. L. McKinnon & Co.
	" " 7 p.c.	23,800 00	25,040 00	Kerr, Fleming & Co.
	" " 7 p.c.	8,800 00	9,087 85	J. F. Stewart & Co.
	" " 7½ p.c.	10,672 74	11,153 51	Kerr, Fleming & Co.
	Accumulation of book values towards par.		7,939 06	
		236,119 40	229,198 83	
Monarch Life..	Dom. of Canada War Loan, 5 p.c., 1925	200 00	192 50	P. Lamont.
	Dom. of Canada Victory Bonds.		61,962 60	Various.
	Municipal debts., 6 p.c.	4,000 00	3,829 60	W. R. Alger & Co.
	" " 7½ p.c.	1,500 00	1,476 99	W. L. McKinnon & Co.
	School Dist. debts., 7 p.c.	5,400 00	5,454 22	W. R. Alger & Co.
			72,915 91	
Mutual Life	Dom. of Canada Victory Loan, 5½ p.c., 1933.	1,494,360 00	1,494,360 00	Dom. Government.
	Dom. of Canada War Loan, 5½ p.c., 1933	10,000 00	10,000 00	Thos. Jones, Montreal.
	United Kingdom of Gt. Britain and Ireland, 5½ p.c., 1937.	500,000 00	500,000 00	Conversion of 2 yr, 5½ p.c. Gold notes, due Feb. 1, 1919.
	Province of Manitoba, 4 p.c., 1947.	12,166 67	9,791 48	A. E. Ames & Co.
	Province of Ontario (Annuities) 4 p.c., 1919 to 1942	120,457 00	108,887 09	" "
	Municipal debts., 4½ p.c.	11,252 95	10,023 20	Jules d'E. Clement, Montreal.
	" " 4½ p.c.	17,000 00	15,020 67	MacNeill, Graham & Co.
	" " 4½ p.c.	58,400 00	50,654 37	Dom. Securities.
	" " 4½ p.c.	100,000 00	86,165 75	Wood, Gundy & Co.
	" " 5 p.c.	55,000 00	48,072 71	Nesbitt, Thomson & Co., Ltd.
	" " 5 p.c.	28,000 00	24,929 52	Morgan, Dean, Harris & Co.
	" " 5 p.c.	25,000 00	21,852 20	C. H. Burgess & Co.
	" " 5½ p.c.	50,000 00	52,326 75	Dom. Securities.
	" " 6 p.c.	50,000 00	54,416 10	Canada Bond Corp.
	" " 6 p.c.	45,000 00	47,994 26	A. E. Ames & Co.

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts	\$ cts.	
Mutual Life—Con	Rural Tel. Co. debs., 7 p.c.....	75,500 00	73,351 66	W. L. McKinnon & Co.
	" " 7 p.c.....	35,700 00	36,972 32	Kerr, Fleming & Co.
	School Dist. debs., 5 p.c.....	11,000 00	10,026 73	Nesbitt, Thomson & Co., Ltd.
	" " 5½ p.c.....	50,000 00	50,823 97	Canada Bond Corp.
	" " 5½ p.c.....	71,000 00	71,855 89	Wood, Gundy & Co.
	" " 6½ p.c.....	19,500 00	20,267 10	H. J. Birkett & Co.
	" " 7 p.c.....	5,800 00	6,200 08	" "
	Grand Trunk Pacific Ry. Co. (G'teed by Dom. of Canada), 4 p.c.....	680,400 00	506,951 89	Wood, Gundy & Co.
	Canadian Northern Western Ry. Co. (G'teed by Prov. of Alta.), 4½ p.c.....	79,803 13	69,375 99	A. E. Ames & Co.
	Edmonton, Dunvegan & B.C. Ry. Co. (G'teed by Prov. of Alta.), 4½ p.c.....	16,000 00	13,591 41	A. E. Ames & Co.
	Prov. of Ontario Hydro Electric Comm., 4 p.c.....	75,000 00	59,829 97	Dom. Securities.
	Accumulation of book values towards par.....		4,334 04	
		3,696,339 75	3,463,125 15	
National Life..	Dom. of Canada Victory Loan, 5½ p.c....	1,100 00	1,100 00	Policyholders.
	United Kingdom of Gt. Britain & Ireland, 5½ p.c., 1937.....	15,000 00	15,258 00	Kerr, Fleming & Co.
	Govt. of Newfoundland, 4 p.c., 1930	9,000 00	7,687 80	Canada Bond Corp.
	Govt. of Newfoundland, 4 p.c., 1930	6,000 00	5,125 20	J. F. Stewart & Co.
	Prov. of Manitoba, 4 p.c., 1947.....	4,866 66	3,881 16	Dom. Securities.
	Prov. of Alberta, 4 p.c., 1938.....	2,433 33	2,006 52	" "
	Prov. of Saskatchewan, 4 p.c., 1949.	2,433 33	1,899 94	" "
	Prov. of Quebec, 4½ p.c., 1946.....	15,000 00	12,886 50	R. C. Matthews & Co.
	Municipal debs., 3 p.c.....	1,338 69	1,074 43	Kerr, Fleming & Co.
	" " 4 p.c.....	7,299 99	5,730 97	Canada Bond Corp.
	" " 4 p.c.....	3,223 88	2,999 09	MacNeill & Graham.
	" " 4 p.c.....	1,542 36	1,342 96	Kerr, Fleming & Co.
	" " 4½ p.c.....	9,500 00	9,019 17	" "
	" " 4½ p.c.....	23,786 65	20,613 42	Dom. Securities.
	" " 4½ p.c.....	9,733 33	8,176 00	R. C. Matthews & Co.
	" " 5 p.c.....	4,866 66	4,223 23	Dom. Securities.
	" " 5 p.c.....	7,000 00	5,793 47	Turner, Sprague & Co.
	" " 5 p.c.....	4,538 21	4,422 40	R. C. Matthews & Co.
	" " 5 p.c.....	3,000 00	2,869 47	C. H. Burgess & Co.
	" " 5 p.c.....	7,000 00	6,365 80	A. A. Macdonald.
	" " 5 p.c.....	3,460 00	3,296 91	Canada Bond Corp.
	" " 5 p.c.....	4,878 13	4,718 86	MacNeill & Graham.
	" " 5 p.c.....	18,064 91	17,612 28	Kerr, Fleming & Co.
	" " 5½ p.c.....	5,000 00	5,091 00	R. C. Matthews & Co.
	" " 5½ p.c.....	4,000 00	3,943 20	Housser, Wood & Co.
	" " 6 p.c.....	10,900 00	10,755 84	Brent, Noxon & Co.
	" " 6 p.c.....	4,557 48	4,557 48	R. C. Matthews & Co.
	" " 6 p.c.....	4,875 89	4,875 89	A. E. Ames & Co.
	" " 6 p.c.....	3,000 00	2,953 50	Canada Bond Corp.
	School Dist. debs., 6 p.c.....	3,000 00	3,000 00	H. J. Birkett & Co.
	Grand Trunk Pacific Branch Lines (G'teed by Prov. of Sask.) 4 p.c...	2,430 00	1,863 44	Dom. Securities.
	Grand Trunk Pacific (G'teed by Dom. of Canada) 4 p.c.....	23,138 00	21,245 30	A. E. Ames & Co.
	Canadian Northern Western Ry. Co. (G'teed by Prov. of Alta.), 4½ p.c.....	5,000 00	4,176 50	Dom. Securities.
	Canadian Northern Western Ry. Co. (G'teed by Prov. of Alta.) 4½ p.c...	1,000 00	866 30	Housser, Wood & Co.
	Alberta & Great Western Ry. Co. (G'teed by Prov. of Alta.) 5 p.c...	10,000 00	3,490 00	Dom. Securities.
	Accumulation of book values towards par.....		2,453 78	
		247,037 50	222,385 81	
North American Life...	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	630,000 00	630,000 00	Dom. Government.
	Dom. of Canada War Loan, 5 p.c., 1925.....	50,000 00	43,125 00	Harris, Forbes & Co.
	Grand Trunk Pacific (G'teed by Dom. of Canada), 4 p.c.....	145,800 00	103,017 39	Ames & Co.
		825,800 00	786,142 39	

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Northern Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	215,000 00	109,994 00	Balance of Subscription.
	Dom. of Canada Victory Loan, 5½ p.c.....	1,550 00	1,361 29	Policyholders.
	United Kingdom of Gt. Britain & Ireland, 5½ p.c., 1937.....	20,000 00	16,132 68	National City Co.
	Municipal debts., 5½ p.c.....	80,000 00	34,520 55	Wood, Gundy & Co.
	" " 4½ p.c.....	31,925 33	26,456 84	A. E. Ames & Co.
	Grand Trunk Pacific Ry. Co. (G'teed by Dom. of Canada) 4 p.c.....	34,020 00	25,999 15	" "
	Accumulation of book values towards par.....		1,538 07	
		382,495 33	216,002 58	
Royal Guardians.....	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	40,000 00	23,000 00	Dom. Government.
	United Kingdom of Great Britain and Ireland, 5½ p.c., 1937.....	20,000 00	19,925 00	Hansons & Ferguson.
		60,000 00	47,925 00	
Saskatchewan Life....	Dom. of Canada Victory Loan, 5½ p.c., 1933.....		17,500 00	Bal. of Subscription.
	Municipal debts., 7 p.c.....	1,800 00	1,800 00	Harris, Read & Co.
	School Dist. debts., 7 p.c.....	2,000 00	2,071 22	Nay & James.
	Accumulation of book values towards par.....		20 00	
			21,391 22	
La Sauvegarde Life....	Dom. of Canada Victory Loan, 5½ p.c., 1922.....	50 00	50 00	Policyholder.
	Dom. of Canada Victory Loan.....		82,034 50	Balance of Subscription.
	Municipal debts., 6 p.c.....	10,000 00	10,000 00	Le Placement Nationale.
	Detroit United Ry., 4½ p.c.....	50,000 00	41,723 54	Provincial Bank.
			133,808 04	
Security Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1933.....		3,548 86	Instalments.
			3,548 86	
Sovereign Life.....	Dom. of Canada Victory Loan, 5½ p.c.....	800 00	800 00	On acct. of premium and mortgage obligations.
	United States Liberty Loan, 4½ p.c.....	100 00	100 00	Premium Obligations.
	Municipal debts., 6 p.c.....	3,000 00	2,875 20	Edward Brown & Co.
	" " 7 p.c.....	4,000 00	4,064 13	" "
	School Dist. debts., 7 p.c.....	8,800 00	8,952 64	" "
	Rural Tel. Co. debts., 7 p.c.....	5,000 00	5,100 00	" "
	Accumulation of book values towards par.....		1,311 13	
		21,700 00	23,203 10	
Sun Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1933.....		2,344,000 00	Instalments paid on subscription.
	United States Liberty Loan, 4½ p.c., 1938—	14,000 00	13,115 55	Harris, Forbes & Co.
	Municipal debts., 4 p.c.....	486 66	330 28	H. O'Hara & Co.
	" " 4½ p.c.....	2,433 33	1,841 10	" "
	" " 4½ p.c.....	100,000 00	85,500 00	Wood, Gundy & Co.
	" " 4½ p.c.....	73,000 00	58,400 00	Morrow & Jellett.
	" " 5 p.c.....	73 69	73 69	Interest added to principal.
	" " 5 p.c.....	120,000 00	103,910 80	Wood, Gundy & Co.
	" " 5½ p.c.....	8 07	8 07	Interest added to principal.
	" " 5½ p.c.....	25,000 00	23,227 50	Wood, Gundy & Co.
	" " 5½ p.c.....	52,000 00	50,012 00	Dom. Securities Corp.
	Kyato, Japan, 5½ p.c.....	24,900 00	22,908 00	Nasuda Bill Broker Bank, Ltd.
	Municipal debts., 6 p.c.....	20,000 00	19,388 00	Wood, Gundy & Co.
	Banco Hipotecario de Chile, 7 p.c....	3,610 00	3,587 36	C. E. Wessel.
	" " 7 p.c....	190 00	188 56	Ignacio Valdivieso Solar.
	New York Tel. Co. debts., 6 p.c.....	350,000 00	350,750 00	National City Co. & Bodell & Co.

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

BONDS AND DEBENTURES PURCHASED—Concluded.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Sun Life—Con.	Riviere St. Pierre School Trustees, 6 p.c.....	50,000 00	50,000 00	A. E. Ames & Co.
	St. Madeleine de Pigaud, Parish of, 6 p.c.....	29,367 53	29,367 53	Hanson Bros.
	Canadian Northern Ry. Co. (G'teed by Prov. of Alta.), 4 p.c.....	14,600 00	11,052 04	H. O'Hara & Co.
	Canadian Northern Ry. Co. (G'teed by Prov. of Sask.), 4 p.c.....	20,439 99	15,523 68	" "
	Canadian Northern Pacific Ry. Co., 4½ p.c.....	43,702 67	34,774 65	W. M. McKinnon & Co.
	Porto Rico Ry. Co., Ltd., 5 p.c.....	24,666 65	18,740 85	Imperial Securities Co.
	Calgary Power Co., 5 p.c.....	48,666 66	38,719 19	Royal Securities Corp.
	Des Moines & Central Iowa Electric Co., 5 p.c.....	69,000 00	58,650 00	Illinois Traction Co.
	Yalesburg Ry., Lighting & Power Co., 5 p.c.....	348,000 00	293,825 90	" "
	Jacksonville Railway & Light Co., 5 p.c.....	115,000 00	97,750 00	" "
	Northern Electric Co., 5 p.c.....	13,000 00	11,180 00	Imperial Securities Co.
	Northern Illinois Light & Traction Co., 5 p.c.....	90,000 00	76,500 00	Illinois Traction Co.
	Topeka Ry. & Light Co., 5 p.c.....	7,000 00	5,950 00	" "
	Guantanamo Electric Co., 6 p.c.....	105,000 00	80,340 00	Royal Securities Corp.
	St. John's Electric Light Co., 6 p.c.....	10,000 00	9,200 00	Nesbitt, Thomson & Co.
	Dominion Iron & Steel Co., 5 p.c.....	3,000 00	2,647 50	O'Brien & Williams.
	" " " 5 p.c.....	20,439 97	16,963 28	Imperial Securities Co., T.C., Meredith & Co., & J. M. Robinson & Sons.
	Illinois Central Traction Co., 5 p.c.....	236,000 00	200,600 00	Illinois Traction Co.
	Jefferson City Bridge & Transit Co., 6 p.c.....	29,500 00	25,075 00	" "
	Fraser's Companies, Ltd., 6 p.c.....	100,000 00	95,000 00	Royal Securities Corp.
	Canadian Consolidated Rubber Co., 6 p.c.....	26,800 00	25,227 75	O'Brien & Williams.
	Canadian Locomotives, Ltd., 6 p.c.....	2,000 00	1,850 00	" "
	Mattagami Pulp & Paper Co., 6 p.c.....	200,000 00	170,000 00	Royal Securities Corp.
	Riordon Pulp & Paper Co., 6 p.c.....	250,000 00	232,500 00	" "
	" " 6 p.c.....	20,000 00	18,900 00	National City Co.
	Steel Co. of Canada, Ltd., 6 p.c.....	4,866 66	4,575 66	Imperial Securities Co.
	Abitibi Power & Paper Co., 7 p.c.....	50,500 00	50,174 64	O'Brien & Williams.
	Levis County Ry., Receiver's Certificates, 7 p.c.....	65,000 00	65,000 00	National Trust Co.
			4,817,334 58	
Travellers Life.	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	35,000 00	35,000 00	Balance of purchase price.
	Prov. of Quebec, 4½ p.c., 1946..	10,000 00	8,541 00	Greenshields & Co.
	Municipal debts., 4½ p.c.....	35,000 00	30,453 00	" "
	" " 5 p.c.....	15,000 00	14,001 50	" "
	" " 5 p.c.....	5,000 00	4,962 50	Hanson Bros.
	" " 5½ p.c.....	10,000 00	9,520 00	Greenshields & Co.
	Grand Trunk Pacific Ry. (G'teed by Dom. of Canada), 4 p.c.....	85,000 00	66,764 25	" "
	Accumulation of book values towards par.....		325 82	
		195,050 00	169,618 07	
Western Life	Dom. of Canada Victory Loan, 5½ p.c., 1922.....	250 00	250 00	Stockholders.
	Dom. of Canada Victory Loan, 5½ p.c., 1923.....	1,500 00	1,500 00	Policyholders and Stockholders.
	Dom. of Canada Victory Loan, 5½ p.c., 1933.....		21,000 00	Balance of Subscription.
			22,750 00	
Woodmen	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	42,000 00	42,696 00	Dom. Government.
	Municipal debts., 5 p.c.....	13,000 00	11,104 15	C. H. Burgess & Co.
	" " 7 p.c.....	10,000 00	10,693 30	" "
	Accumulation of book values towards par.....		583 68	
		65,000 00	65,077 13	

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

STOCKS PURCHASED.

Company.	Description of Stocks.	Dividends paid in.			Par value.	Price paid.	From or through whom purchased.
		1916	1917	1918			
					\$ cts.	\$ cts.	
Canada Life	Royal Bank of Canada	12	12	12	2,900 00	4,350 00	Direct.
	Bank of Hamilton	12	12	12	61,100 00	91,650 00	"
	Bank of Montreal	10	10	12	3,600 00	6,750 00	"
	Bank of Nova Scotia	14	14	16	3,900 00	9,794 00	Transferred from Bank of Ottawa.
					71,500 00	112,544 00	
Confederation Life	Imperial Bank of Canada	12	12	12	4,300 00	8,741 25	G. Tower Ferguson.
	Bank of Nova Scotia	12	12	12	100 00	55 00	Bank of Nova Scotia.
	Bank of Hamilton	12	12	12	7,600 00	3,420 00	Allotted by Bank of Hamilton.
					12,000 00	12,216 25	
Great West Life	Royal Bank of Canada	12	12	12	2,200 00	3,300 00	Allotted by Royal Bank.
	Bell Telephone Co. of Canada (Common)* (50 per cent called)	8	8	8	2,500 00	*1,250 00	Allotted by Bell Telephone Co.
					4,700 00	4,550 00	
Imperial Life	Bank of Nova Scotia	14	14	14	10,500 00	26,446 75	Allotment for 1,320 shares of Bank of Ottawa stock when merged with Bank of Nova Scotia.
					10,500 00	26,446 75	
I.O.F.	Royal Bank of Canada	12	12	12	3,800 00	5,700 00	Royal Bank.
					3,800 00	5,700 00	
Manufacturers Life	Bank of Nova Scotia	14	14	14	12,000 00	31,135 62	Bank of Nova Scotia.
	Bank of Hamilton	12	12	12	8,300 00	12,632 82	Bank of Hamilton.
	Merchants Bank	10	10	11	4,000 00	6,000 00	Merchants Bank.
	Bank of Montreal	10	10	12	400 00	750 00	Royal Trust Co.
					24,700 00	50,518 44	
National Life	Royal Bank of Canada	12	12	12	400 00	848 00	Allotment.
					400 00	848 00	
North American Life	Bank of Hamilton	12	12	12	15,200 00	22,800 00	Direct by allotment.
					15,200 00	22,800 00	
La Sauvegarde	Montreal Light, Heat and Power				50,000 00	45,866 25	Provincial Bank.
					50,000 00	45,866 25	
Security Life	Dom. Steel Corp. (common)	6	6	6	10,000 00	6,075 00	Pellatt & Pellatt.
					10,000 00	6,075 00	
Sun Life	Preferred—						
	Can. Cement Co.	7	7	7	107,000 00	105,916 53	O'Brien & Williams.
	Canadian Consolidated Rubber Co.	7	7	7	16,400 00	15,926 26	O'Brien & Williams.
	Canadian Cottons Ltd.	6	6	6	94,400 00	77,868 64	A. Paterson & Co.
	Dominion Coal Co.	7	7	7	206,500 00	198,571 56	O'Brien & Williams.
	Dominion Glass Co.	7	7	7	344,600 00	310,431 20	R. Moat & Co.
							United Financial Cor.
							O'Brien & Williams.
							Nesbitt, Thomson & Co.
							Imperial Securities Co.
							C. Meredith & Co.
	Dom. Iron & Steel Co.	7	7	7	89,600 00	84,244 44	W. Graham Browne & Co.
							O'Brien & Williams.
	Dominion Textile Co.	7	7	7	5,000 00	5,197 19	A. Paterson & Co.
	International Milling Co.	7	7	7	98,700 00	92,623 11	Nesbitt, Thomson & Co.
							H. C. Scott & Co.
	Jefferson City Light, Heat & Power Co.			6	72,000 00	69,120 00	Illinois Traction Co.
	Maple Leaf Milling Co.	7	7	7	7,200 00	7,111 84	W. Graham Brown & Co.
	Montreal Cottons Co.	7	7	7	230,000 00	231,557 39	C. Meredith & Co.
							A. Paterson & Co.

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

STOCKS PURCHASED—Continued.

Company.	Description of Stock.	Dividend paid in.			Par value.	Price paid.	From or through whom purchased.
		1916	1917	1918			
Sun Life—Con... ..	Preferred—Con				\$ cts.	\$ cts.	
	Penmans Ltd.....	6	6	6	33,500 00	27,827 86	O'Brien & Williams
	Steel Co. of Canada	7	7	7	182,600 00	171,328 43	O'Brien & Williams.
							Nesbitt Thomson & Co.
							A. E. Ames & Co.
	Western Ry & Light Co.....	6	6	6	2,000 00	1,300 00	H. C. Scott & Co
							Taylor & White, N.Y.
	Common—						
	Bell Telephone Co. of Canada.	8	8	8	3,600 00	1,800 00	Bell Telephone Co.
							(Instalment of 50 p.c. paid.)
	Dom. Textile Co.....	6½	7½	8	32,800 00	32,818 47	A. Paterson & Co.
	Kipawa Co				75,000 00		Received as comm. on purchase of \$250,000
	Laurentide Power Co.....	10	10	12	228,000 00	444,018 52	Riordon Pulp & Paper 6 p.c. gen. mtg. bonds.
	Montreal Light, Heat & Power Co.	8	8	8	503,133 33	1,323,115 54	McDougall & Cowans.
	Shawinigan Water & Power Co.	7	7	7	100,000 00	114,754 68	Montreal Trust Co.
	Union Bank	8+1	9	10	6,000 00	9,600 00	McDougall & Cowans
					2,438,033 33	3,325,131 66	Union Bank.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED.

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Alliance Nationale....	Dom. of Canada Victory Loan, 5½ p.c., 1923.....	100,000 00	100,000 00		La Banque d'Hochelaga
	Municipal debts., 5 p.c.....	70,000 00	59,430 00		" "
	" " 6 p.c.....	200,000 00	190,900 00		" "
	" " 6½ p.c.....		84 73		Matured.
	School debts., 4½ p.c.....		59 25		"
			350,473 98		
A.O.F.	Anglo-French External Loan, 5 p.c., 1920.....	10,000 00	9,860 18		Kerr, Fleming & Co.
	Municipal debts.....	7,007 81	6,940 16		Matured.
	" ".....	10,000 00	9,987 96		Exchanged for C.N.W. Ry. bonds.
	School debts.....	3,669 67	3,602 08		Matured.
	Amortization of book values towards par.....		59 94		
		30,677 48	30,450 32		
Artisans, La Société des	United States Liberty Loan, 4½ p.c., 1923.....	10,000 00	10,000 00	10,000 00	D. W. & A. E. Brunet.
	Municipal debts.....	198,392 30	200,000 00	200,000 00	Hochelaga Bank.
	" ".....	43 96	35 04	35 04	Village Masson.
	" ".....	128 20	139 19	139 19	City of St. Laurent.
	" ".....	122 30	116 81	116 81	Village of Titreaultville.
	" ".....	229 99	270 76	270 76	City of Terrebonne.
	School Comm. debts.....	50,000 00	50,000 00	50,000 00	D. W. & A. E. Brunet Rgd.
	Amortization of book values towards par.....		28 88		
		258,916 75	260,590 68	260,561 80	
Canada Life	Dom. of Canada War Loan, 5½ p.c., 1922.....	1,000,000 00	1,008,968 75	1,008,968 75	W. A. MacKenzie & Co.
	Anglo-French External Loan, 5 p.c., 1920.....	250,000 00	241,249 35	242,632 72	Dom. Securities Corp.
	Municipal debts.....	61,000 00	57,924 38	59,475 00	J. F. Stewart & Co.
	" ".....	64,000 00	60,162 45	60,872 00	McNeill, Graham & Co.
	" ".....		83,685 07		Matured.
	School debts.....		8,361 58		"
	Rural Telephone debts.....		7,211 15		"
	Linton Apartments, 5 p.c....	3,000 00	2,700 00	3,000 00	Redeemed.
	Dom. Realty Co.....	48,408 09	47,083 09		Matured.
	Harris Abattoir Co.....	100,000 00	98,200 00	98,500 00	Dom. Securities.
	Dunlop Tire & Rubber Goods Co.....	20,000 00	19,738 80	19,950 00	"
	" ".....	37,000 00	36,516 78	36,953 75	Avern Pardoe & Co.
	Bank of Hamilton.....	136,800 00	250,932 61	250,932 61	A. E. Ames & Co.
	Bank of Toronto.....	26,800 00	54,005 64	54,005 64	"
	Dominion Bank.....	47,400 00	102,001 97	102,001 97	"
	Merchants Bank.....	78,700 00	151,115 64	151,115 64	"
	Bank of Hochelaga.....	32,000 00	47,074 21	47,074 21	"
	Bank of Commerce.....	52,200 00	106,865 34	106,865 34	"
	Imperial Bank.....	24,700 00	50,023 31	50,023 31	"
	Standard Bank.....	43,500 00	90,094 05	90,094 05	A. E. Ames & Co.
	Molsons Bank.....	3,500 00	6,811 30	6,811 30	"
	Bank of Ottawa.....	4,500 00	9,849 00	9,794 00	Transferred to Bank of Nova Scotia.
	Consumers Gas Co.....	54,350 00	82,370 05	82,370 05	A. E. Ames & Co.
	Huron & Erie Mtge Corp.....	14,450 00	15,306 96	15,306 96	"
	Amortization of book values towards par.....		3,929 47		
			2,642,180 95		
Capital Life.	Municipal debts.....	1,044 97	852 21		Matured.
	School Dist. debts.....	355 16	354 34		"
	Amortization of book values towards par.....		66 04		
		1,400 13	1,272 59		

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par value.	Value. in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
C.M.B.A	Municipal debts Amortization of book values towards par.....	12,720 65	12,726 91 168 10		Matured.
		12,720 65	12,895 01		
Confederation Life	Ontario Government Municipal debts.....	795 19 19,903 86	795 19 20,137 19		Matured.
	School debts.....	2,000 00	2,000 00		Mun. of Sydney, N.S.
	Dominion Realty Co	5,356 30	5,309 00		Matured.
	Amortization of book values towards par.....	4,278 11	4,278 11		
			64,886 73		
		32,333 46	97,406 22		
Continental Life	Anglo-French External Loan, 5 p.c., 1920	10,000 00	9,805 00	9,891 82	Canada Bond Corp.
	Anglo-French External Loan, 5 p.c., 1920.....	20,000 00	19,610 00	19,782 62	C. H. Burgess & Co.
	Municipal debts	3,532 03	3,392 03		Matured.
	School debts	256 85	256 85		"
	London & Lake Erie Ry.....		16,800 00	16,800 00	Amounts received and credited to principal.
	Amortization of book values towards par.....		55 13		
			49,919 01		
Croan Life	Dom. of Canada Victory Loan, 5½ p.c., 1937	60,000 00	60,000 00	60,690 00	Dom. Securities.
	Govt. of Newfoundland, 6½ p.c. 1928.....	10,000 00	10,000 00	10,637 00	Canada Bond Corp.
	Municipal debts.....	1,797 94	1,809 43		Matured.
	Rural Telephone Co., deb	80 77	80 77		"
	School Dist. debts.....	12,074 59	12,104 69		"
	London & Lake Erie, 5 p.c	4,340 00	4,340 00		"
	Amortization of book values towards par.....		27 70		
		88,213 30	88,362 59		
Dominion Life.	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	200,000 00	200,000 00	204,500 00	Wood, Gundy & Co.
	Anglo-French External Loan, 5 p.c., 1920.....	40,000 00	39,052 78	39,887 78	" "
	Municipal debts	200,000 00	171,000 00	175,760 00	"
	"	10,000 00	10,000 00	10,700 00	Dom. Securities.
	"	2,748 19	2,748 19		Matured.
	Rural Telephone Co. debts	509 23	509 23		"
	School Dist. debts	308 06	308 06		"
	Amortization of book values towards par.....		150 21		
		453,565 48	423,768 47		
Excelsior Life...	Anglo-French External Loan, 5 p.c., 1920.....	25,000 00	23,250,000	25,000 00	Kerr, Fanning & Co.
		25,000 00	23,250 00	25,000 00	
Great-West Life.	Dom. of Canada Victory Loan Bonds.....	30,500 00	30,408 06	30,408 06	G.W.L. Victory Loan Club.
	Dom. of Canada Victory Loan Bonds	82,150 00	78,582 79	81,826 75	Osler, Hammond & Norton
	Prov. of Manitoba.....	58,000 00	58,000 00		Matured.
	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	500,000 00	500,000 00	527,625 00	Edward Brown & Co.
	Municipal debts.....	150,000 00	142,505 00	148,053 47	W. B. Sterling.
	"	10,685 98	10,496 55		Matured.
	Rural Tel. Co. debts.....	13,492 87	13,053 83		
	School District debts	15,890 63	16,200 51		
	Edmonton, Dunvegan & B.C. Ry. Co.....	250,000 00	200,872 50	210,250 00	Hausser, Wood & Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Great-West Life—Con.	Dominion Realty Co	1,830 25	1,830 25		Matured.
	Hydro-Electric Power Comm. of Ontario.....	80,000 00	51,608 00	61,200 00	Morrow & Jellett.
		1,192,549 73	1,104,157 52		
Imperial Life	Dom. of Canada Victory Loan, 5½ p.c.....	275,000 00	272,725 00	272,725 00	Dom. Securities.
	Dom. of Canada Victory Loan, 5½ p.c.....	9,500 00	9,206 69	9,206 69	Imperial Life Staff.
	Anglo-French External Loan, 5 p.c.....	200,000 00	195,020 03	198,745 14	Dom. Securities.
	Municipal debts.....	150,000 00	142,706 21	145,646 35	"
	"	26,970 68	26,564 29		Matured.
	Bank of Ottawa	13,200 00	26,611 75	26,611 75	Transferred for Bank of Nova Scotia Stock
	Electrical Development Co. of Ont.	25,000 00	22,388 40	23,606 75	Dom. Securities.
	Grand Trunk Pacific Ry. Co. 4 p.c.....	218,700 00	156,873 51	165,356 64	"
	Amortization of book values towards par		18,773 74		
		918,370 68	870,869 62		
I.O.F.	Dom of Canada Victory Loan, 5½ p.c., 1933.....	50,000 00	50,000 00	52,250 00	Dom. Securities.
	Prov. of Ontario, 3½ p.c.	360,000 00	314,766 77	300,187 50	A. E. Ames & Co.
	" 3½ p.c.....	206,000 00	173,040 00	177,160 00	Dom. Securities.
	" Annuities, 4 p.c.	288 76	288 76		Matured.
	Municipal debts.....	6,245 16	6,209 20		"
	School Dist. debts.....	5,387 87	5,337 87		"
	Dom. Traction & Lighting Co. 5 p.c.....	18,000 00	15,300 00	16,020 00	Company.
	International Transit Co., 5 p.c.	18,000 00	16,880 40		Matured.
	Windsor Essex & Lake Shore R. Ry., 15 p.c.....	10,000 00	8,663 73	8,663 73	W. & P. Piggott.
	Bay Cities Water Co., bonds, 5 p.c.....	177,000 00	64,742 85	64,742 85	H. L. Hachl.
	Buffalo Realty Co., 6 p.c.....	95,000 00	95,000 00	95,000 00	S. B. Fund.
	Home Store Works, 6 p.c.	46,000 00	44,775 00	46,460 00	Company.
	National Wood Products Co. 6 p.c.....	38,000 00	26,600 00	24,780 50	"
	New York Steam Co., 6 p.c..	97,500 00	96,525 00	97,500 00	"
	New York Ice Co., 6 p.c.....	120,000 00	123,261 00	98,942 19	National Ice and Coal Co.
	Royal Bank of Canada	26,600 00	55,328 00	56,906 50	Ames & Co.
	National Woods Products Co		559,742 24		Written off.
	New York Steam Co.....		1,133,078 66		"
			2,789,539 48		
London Life	Municipal debts.....	16,167 10	15,028 20		Matured.
	School Dist. debts.....	1,223 06	1,176 11		"
	Dom. Realty Co., 6 p.c.	915 11	915 11		"
	Amortization of book values towards par.....		28 45		
		18,305 27	17,147 87		
Manufacturers Life.	Governments...	302 81	285 66		Matured.
	Municipal debts.	47,645 18	47,096 99		"
	Municipal debts.	35,000 00	35,283 62	35,000 00	Exchanged for U.S. Liberty Bonds.
	Municipal debts.....	37,077 54	33,978 86	34,726 34	MacNeill, Graham & Co.
	School Dist. debts.	137,609 90	138,621 85		Matured.
	"	900 00	874 87	874 87	Paid by Dept Education.
	"	4,675 00	4,839 07	4,856 03	MacNeill, Graham & Co.
	"	300 00	296 71	296 71	Paid up by S.D.
	Rural Telephone debts.....	11,996 43	12,599 42		Matured.
	Sundry.....	1,858 89	1,858 89		"
	Bank of Ottawa.....	15,000 00	31,135 62	31,135 62	Transferred to Bank of Nova Scotia.

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par value.	Value. in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Manufacturers Life Con.	Standard Bank Stock	10,500 00	21,929 25	22,269 43	Kerr Fleming & Co.
	Union Bank Stock	800 00	1,149 00	1,277 84	"
	Amortization of book values towards par.....		1,069 35		
		303,668 75	331,119 16		
Monarch Life.	Instalments on Victory Bonds.		5,885 00	5,885 00	Staff.
	Instalments on School Dist. and Telephone Bonds		9,831 04	9,831 04	Paid.
			15,716 04	15,716 04	
Mutual Life...	Anglo-French External Loan, 5 p.c.....	531,000 00	519,138 49	525,369 56	Wood, Gundy & Co.
	Anglo-French External Loan, 5 p.c.....	250,000 00	240,258 89	246,094 98	\$100,000 to A. E. Ames & Co., \$50,000 to Canada Bond Corp., \$100,000 to National City Co. of N.Y.
	The United Kingdom of Great Britain and Ireland, 5½ p.c.	500,000 00	500,000 00		Conversions.
	Government Securities		25,073 84		Matured.
	Municipal Securities		54,356 40		"
	School Securities.....		22,212 17		"
	Amortization of book values towards par.....		841 14		
			1,361,850 93		
National Life.	Dom. of Canada Victory Loan 5½ p.c.	15,000 00	15,000 00	15,712 50	Kerr Fleming & Co.
	" " 5½ p.c.	20,000 00	20,000 00	20,950 00	A. E. Ames & Co. W
	" " 5½ p.c.	197,000 00	197,000 00	208,107 50	Cassels & Biggar.
	Anglo-French External Loan, 6 p.c.	15,000 00	14,660 20	14,850 00	R. C. Matthews & Co.
	Municipal debts.....	36,080 44	36,017 23		Matured.
	School Dist. debts.....	2,482 70	2,511 30		"
	Amortization of book values towards par.....		484 79		
		285,563 14	285,673 52		
North American Life.	Municipal debts.....	7,509 21	7,509 21		Matured.
	School Dist. debts.....	3,427 57	3,427 57		"
	Rural Tel. Co. debts.....	2,579 81	2,579 81		"
	St. John Ry. Co., 5 p.c.....	50,000 00	48,125 00	48,125 00	Harris, Forbes & Co.
	Canada West Coast Nav. Co. 6 p.c.....	30,000 00	30,000 00		Matured.
	Merchants Bank.....	3,200 00	5,600 00	5,751 36	Sold on Exchange.
	Bank of Ottawa.....	22,600 00	46,352 75	46,494 98	"
	Bank of Hamilton.....	4,700 00	9,400 00	9,436 06	"
	Imperial Bank.....	3,900 00	8,073 00	8,179 47	"
	Amortization of book values towards par.....		995 28		
		127,916 59	162,062 62		
Northern Life..	Dom. of Canada Victory Loan, 5½ p.c.....	25,000 00	25,000 00	26,250 00	A. E. Ames & Co.
	Dom. of Canada Victory Loan, 5½ p.c.	100 00	100 00		W. B. Welsh & W. M. Govenlock.
	United Kingdom of Great Britain and Ireland, 5½ p.c.	10,000 00	10,000 00	10,000 00	Converted.
	Municipal debts.....	8,723 11	8,484 00		Matured.
	School Dist. debts.....	360 00	378 22		
	London & L. Erie Ry. Co.		13,160 00	13,160 00	Repayment by Co.
	Amortization of book values towards par.....		2,789 03		
			59,911 87		

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—*Continued.*

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par value.	Value. in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Royal Guardians . . .	Dom. of Canada Victory Loan, 5½ p.c.	6,000 00	6,000 00	6,367 50	Hansons & Ferguson.
	Anglo-French External Loan, 5 p.c.	23,000 00	21,233 75	22,564 38	"
		29,000 00	27,233 75	28,931 88	
Saskatchewan Life..	Dom. of Canada War Loan, 5 p.c.	100 00	97 61	97 61	McDougall & Cowans.
	Dom. of Canada War Loan, 5 p.c.	10,000 00	9,536 65	9,750 00	J. Dure Plow Co.
	Dom. of Canada Victory Loan, 5½ p.c.	7,000 00	6,909 77	7,402 50	Harris, Read & Co.
	Dom. of Canada Victory Loan, 5½ p.c.	10,000 00	10,000 00	10,600 00	"
	Municipal debts.....	1,000 00	960 79		Matured.
	School dist. debts.....	3,689 08	3,662 09		"
	Rural Tel. Co. debts.....	464 37	464 37		"
		32,253 45	31,631 28		
La Sauvegarde Life.	Anglo-French External Loan, 5 p.c.	63,332 68	65,000 00	64,350 00	Provinciale Banque.
	Municipal debts.....	5,431 31	5,431 31		Matured.
		68,763 99	70,431 31		
Security Life.....	Dominion Steel Co.	10,000 00	6,100 00	5,998 00	Pellatt & Pellatt.
		10,000 00	6,100 00	5,998 00	
Sovereign Life.....	Dom. of Canada, 2 yr. notes, 5 p.c.	15,000 00	14,783 65	15,182 06	Edw. Brown & Co
	Municipal debts.....	3,000 00	2,793 90	2,793 90	"
	"	2,524 36	2,524 36		Matured.
		20,524 36	20,101 91		
Sun Life.....	Dom. of Canada Victory Loan, 5½ p.c.	1,000 00	990 00	1,003 75	F. Nash & Co.
	Govt. of Ontario, 4 p.c.	1,000,000 00	929,655 98	910,000 00	National City Co.
	Anglo-French External Loan, 5 p.c.	2,914,000 00	2,842,891 67	2,893,810 90	"
	Govt. of Newfoundland, 5 p.c.	50,000 00	49,955 59	50,562 50	Wood, Gundy & Co.
	United Kingdom of Great Britain and Ireland, 5½ p.c.	421,000 00	414,432 27	422,301 87	Jenks, Gwynne & Co.
	Virginia, U. S. Common- wealth, 3 p.c.	14,000 00	13,355 61	11,071 55	National City Co.
	Banco Hipotecario de Chile, 6 p.c.	1,520 00	2,019 02	1,520 00	Harris, Forbes & Co.
	" 7 p.c.	2,185 00	2,436 05	2,185 00	Redeemed.
	Kobe, Japan, 6 p.c.	498 00	473 51	498 00	"
	Nagasaki, Japan, 5 p.c.	498 00	433 60	498 00	"
	Paris, France, 6 p.c.	192,000 00	183,397 62	191,880 00	National City Co.
	Utsonomiya, Japan, 6½ p.c.	498 00	498 00	498 00	Redeemed.
	Municipal debts.....	24,392 63	24,373 06	24,014 36	Wood, Gundy & Co.
	"	11,193 33	10,416 51	10,492 98	Kingstone & Mackenzie
	"	34,000 00	28,057 07	30,168 20	Town of Mt. Royal.
	Sundry Municipal and School District debts.....	8,186 57	7,925 16	8,186 57	Sinking Fund Pay- ments.
	Canada Cement Co., 6 p.c.	102,920 00	95,752 71	102,899 40	Canada Cement Co.
	Des Moines Electric Co., 5 p.c.	106,000 00	91,032 83	95,333 00	Emory, Peck & Rock- wood.
					P. B. Simonds.
	Dominion Power & Transmis- sion Co., 5 p.c.	3,000 00	2,790 00	3,000 00	Redeemed.
	Galesburg Ry., Light & Power Co., 5 p.c.	13,000 00	10,725 00	11,037 81	A. C. Harlow.
	New York Telephone Co., 6 p.c.	350,000 00	350,750 00	363,221 25	National City Co.
	Common Stock— Dominion Textile Co., 8 p.c.	20,100 00	20,110 65	22,566 25	F. Nash & Co.
		5,269,991 53	5,082,471 91	5,156,749 39	

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—*Continued.*

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Concluded.*

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Travellers' Life	Anglo-French External Loan, 5 p.c.....	10,000 00	9,744 15	9,960 69	Greenshields & Co.
	Municipal debts.....	10,000 00	9,228 10	9,850 00	"
	Dominion Manufacturers, 6 p.c.	7,000 00	6,007 15	6,195 00	Dom. Manufacturers.
	Wayagamach Pulp & Paper Co., 6 p.c.....	10,000 00	7,463 07	8,675 00	Greenshields & Co.
	Amortization of book values towards par.....		29 90		
		37,000 00	32,472 37	34,680 69	
Woodmen	Municipal debts	4,927 81	4,683 90		Matured.
		4,927 81	4,683 90		

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—*Continued.*

REAL ESTATE PURCHASED OR ACQUIRED.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Artisans, La Société des...	Additions to own building	1,612 71	
		1,612 71	
Canada Life	City and Town Properties:— Alberta.....	15,552 58	Foreclosure.
	Rural Properties:— Saskatchewan	9,983 52	"
	Taxes or charges, etc., on real estate acquired....	23,608 74	
		49,144 84	
Capital Life.....	Lot No. 5—Sub-Division of Cemetery Lot, Town of Glace Bay.....	3,238 43	James McKay.
		3,238 43	
Confederation Life	Lots 17 and 18, Blk. 101, in S. D. of District Lot 196, Group 1, Vancouver District, corner Pryor and Heathly Ave., Vancouver, B.C., 50' x 120'.....	5,403 46	Foreclosure.
	Lot 17, Blk. 45 in S.D. of District Lot 185, Group 1, District Plan, 92 Barclay St., Vancouver, B.C., 66' x 132'.....	24,822 96	Conveyance.
	Lot 4, Blk. 55 in S.D. of District Lot 196, Group 1, Vancouver District, Nos. 316-318 Powell St., Vancouver, B.C., 25' x 122'.....	28,849 68	Foreclosure.
	Lot 5, Blk. 55 in S.D. of District Lot 196, Group 1, Vancouver District, 196 Powell St., Vancouver, B.C., 25' x 122'.....	27,551 50	"
	Lot 6, Blk. 11, Great Estate, Plan XXII, 23rd Street, Edmonton, Alta., 50' x 50'.....	9,455 55	Conveyance.
	Lots 31 and 32, Blk. 182, R.L. 7, Garneau Estate, Plan 443-X, 9th St., Edmonton, Alta., 66' x 132'.....	12,665 78	Foreclosure.
	Lot 1 and Westerly 24 ft. of Lot 2; also Lots 42, 43, 44, 45 and 46, all in Blk. 313, Plan Old 33, South Railway and Rae Streets, Regina, Sask., 51' x 117' and 125' x 125'.....	10,290 55	Foreclosure.
	City Properties:— British Columbia.....	6,653 90	"
	Rural Properties:— Saskatchewan	1,484 20	"
	Taxes or charges, etc., on real estate acquired..	13,463 31	
		140,640 89	
Continental Life.....	Taxes or charges, etc., on real estate acquired	305 75	
		305 75	
Crown Life.	N. ½ Lot 1, Blk. 283, D. Lot 526, Vancouver City Property:— Ontario.....	5,022 67	J. Potts.
	Rural Properties:— Alberta.....	2,381 41	Foreclosure.
		6,014 25	"
		13,418 33	
Dominion Life.	Lot 14, Blk. "H," River Lot 78, Prince Albert, Sask..	42,027 15	Foreclosure.
	66' of Lots 1, 2, 3 & 4, Block "O," River Lot 79, Plan L "3," Sask.....	5,880 19	Foreclosure.
	Rural Properties:— Saskatchewan.....	5,189 80	"
	Repairs on Property in Real Estate.....	1,436 32	
	Taxes or charges, etc., on real estate acquired..	5,403 16	
		59,936 62	

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six month ended June 30, 1919—*Continued.*REAL ESTATE PURCHASED OR ACQUIRED—*Continued.*

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Excelsior Life.....	Lots 1 & 2, Block 27, Plan P, Prince Albert, Sask Expended on Construction of H. O. Building. Taxes or charges, etc., on real estate acquired....	6,314 73 1,196 92 2,415 51 <hr/> 9,927 16	Mrs. Jane McArthur.
Great-West Life.....	N. E. 26, S.E. 35 & S.W. 36, all in 1-32 W. 1st, Alta. Lots 31 to 34, Blk. 88, Plan C, Calgary..... Lots 1274/5, Part 39, St. John, Plan 28, Winnipeg Town and City Properties:— British Columbia..... Saskatchewan..... Alberta..... "..... Manitoba..... Rural Properties:— Saskatchewan..... Taxes or charges, etc., on real estate acquired	5,363 59 8,027 29 6,397 11 2,052 92 2,015 02 3,605 56 2,115 27 4,124 17 3,329 48 1,256 36 8,940 33 <hr/> 47,227 10	Foreclosure. Conveyance. Agreement Cancelled. Foreclosure. " Conveyance. Foreclosure. " " Conveyance.
Imperial Life.....	Rural Properties:— Alberta..... Taxes or charges, etc., on real estate acquired..	4,631 27 383 66 <hr/> 5,014 93	Foreclosure.
London Life..	Lots 64, 65, 72, 73, 138 & 139, D. G. S. 4, Kildonan, Plan No. 1093, Winnipeg, Man..... Town Properties:— Ontario..... Manitoba..... Rural Properties:— Ontario..... Saskatchewan..... Taxes on charges, etc., on real estate acquired.	5,117 35 1,268 99 4,327 38 3,064 86 3,198 29 488 38 <hr/> 17,465 25	Foreclosure. Foreclosure. " " "
Manufacturers Life ..	Lots 11, 12, 13, Blk. 1, Lot 76, Prince Albert, Sask..... Rural Properties:— Manitoba..... Saskatchewan..... Taxes or charges, etc., on real estate acquired....	27,148 38 1,554 26 7,636 13 1,170 69 <hr/> 37,509 46	Foreclosure. Foreclosure. "
Monarch Life.	Taxes or charges, etc., on real estate acquired.	524 46 <hr/> 524 46	
Mutual Life....	Lots 55 & 56, N.E. Cor. King & Union Sts., Waterloo..... Taxes or charges, etc., on real estate acquired...	3,000 00 3,317 00 <hr/> 6,317 00	Mrs. J. L. Colquhoun.
North American Life..	City Property:— Alberta..... Rural Property:— Manitoba..... Taxes or charges, etc., on real estate acquired...	4,288 21 1,477 22 100 00 <hr/> 5,865 43	Foreclosure. "

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—*Continued.*

REAL ESTATE PURCHASED OR ACQUIRED—*Concluded.*

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
Northern Life.....	City Properties:—	\$ cts.	
	Ontario.....	7,979 92	Sales proceedings.
	Rural Property:—		
	Alberta.....	1,229 90	Transfer.
	Taxes or charges, etc., on real estate acquired...	19,171 86	
		28,381 68	
La Sauvegarde Life.....	Improvements on real estate acquired	14,373 19	
		14,373 19	
Security Life.....	Reduction, etc., on real estate acquired.....	50 00	
		50 00	
Sun Life.....	Theatre Property, S.W. Cor. Gore Ave. & Hastings St., E. Vancouver, B.C..	250,000 00	Foreclosure.
	Barrett & Deane—Pender St. Property, S. side Pender St., Vancouver, B.C.....	100,000 00	"
	Barrett & Deane—Chilco St., Res., N.W. Cor. Pendell & Chilco Sts., Vancouver, B.C.....	20,852 60	"
	Barrett & Deane—19th Ave. Res.....	6,000 00	"
	W. W. Berridge Property, 222 Victoria St., Vancouver, B.C.....	5,314 85	"
	J. Jabour Property, S. side 1st Ave., Prince Rupert, B.C.....	5,294 52	"
	Knox Church Property, Cor. Dorchester & Mansfield Sts., Montreal.....	5,000 00	Trustees Knox Church.
	Lots 9, 10, 11, Lot 1, Subdiv.: Dt. Lot 79, Group 1, Dt., New Westminster—3½ acres.....	5,015 03	Foreclosure.
	Hugh Smith Property, 2036 York St., Vancouver, B.C.....	22,592 71	"
	City and Town Properties:—		
	British Columbia.....	7,798 38	"
	Saskatchewan.....	4,775 58	"
	Rural Properties:—		
	Saskatchewan.....	5,544 23	"
	New Head Office Bldg., Cor. Dorchester & Metcalfe Sts., Montreal.....	43,805 82	Additions to Bldg.
	New Hamilton Bldg., Cor. Main & James Sts., Hamilton.....	1,662 56	Additional Electrical Equipment.
	H. O. Lamb Property, N.W. Cor. St. Andrews & Eighth Sts., New Westminster, B.C.....	1,200 00	Remodelling Dwelling.
	Toronto Bldg.....	2,059 62	Alterations to Bldg.
Villeray Property.....		379 31	Agreement Cancelled.
	Taxes or charges, etc., on real estate acquired...	444 55	
		487,739 76	
		489 69	
Western Life.....	Taxes or charges, etc., on real estate acquired..	489 69	
		489 69	

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

REAL ESTATE SOLD.

Company.	Description of Property.	Price paid or value at which carried into real estate account.	Value in Account.	Price received.	To whom sold.
		\$ cts	\$ cts	\$ cts	
Canada Life..	E. ½ Lot 95, and all Lot 96 in Parish of Lorette, Manitoba	4,685 02	4,957 54	7,750 00	A. Bissonnette.
	Lot 190 on W.S. of Algoma St., Port Arthur, Ont.....	5,819 50	5,755 73	6,331 08	S. A. Coulter.
	Lot of land 40 x 100, being on West side of Charlotte St., between Pit and Dorchester Sts., Sydney, N.S.....	23,424 75	13,529 69	15,000 00	H. V. Smith.
	City Property—				
	Alberta.....	1,271 53	2,414 19	4,000 00	Sale.
	Rural Properties:—				
	Alberta.....	2,674 28	3,087 26	4,000 00	Sale.
	Saskatchewan.....	24,959 81	26,604 79	36,314 35	Sale.
	Revenue derived from real estate and credited to account			10,426 06	
		62,834 89	56,349 20	83,821 49	
Confederation Life.	Lots 17 and 18, Blk. 27, Plan A-1, Sec. 16, No. 805, 5th Avenue West, Calgary, Alta. 50' x 130'	4,810 68	5,709 23	6,800 00	Anna King.
	Lot 1, and Westerly 24 ft. of Lot 2, Blk. 313, Plan Old 33, No. 2735 South Railway Street, Regina, Sask. 51' x 117'.....	5,000 00	5,000 00	5,000 00	H. C. G. Murphy.
	City Property:—				
	Alberta.....	2,779 87	2,879 87	3,000 00	J. B. Lockman.
	British Columbia.....	2,915 62	3,193 02	3,750 00	E. M. Blythe.
	Revenue derived from real estate and credited to account		2,001 57		
		15,506 17	18,783 69	18,550 00	
Continental Life.	Rural Properties:—				
	Saskatchewan..	855 57	1,105 57	1,105 57	Sale.
		855 57	1,105 57	1,105 57	
Crown Life.	Rural Properties:—				
	Alberta.....	3,524 21	3,524 21	4,160 00	Sale.
		3,524 21	3,524 21	4,160 00	
Dominion Life..	Lots 38, 39 & 40, Blk. 306, Old Plan 33, Regina, Sask.....	91,116 70	1,482 85	1,482 85	Principal reduced by rent.
	Lots 184 & 185, East Ave., St. Thomas	6,220 73	6,220 73	6,405 73	W. R. Coulter.
	City and Town Properties:—				
	Alberta.....	2,236 43	2,262 78	2,500 00	Sale.
	Ontario.....	17,779 00	13,266 53	13,955 22	Sale.
	Saskatchewan.....	3,375 26	3,375 26	2,900 00	Sale.
	Revenue derived from real estate and credited to account		15,387 80		
		120,728 12	41,995 95	27,243 80	
Excelsior Life..	City Property:—				
	Alberta.....	2,081 18	2,500 00	2,500 00	C. E. Wiggins.
	Rural Properties:—				
	Manitoba.....	965 16	1,140 00	1,200 00	Sale.
	Saskatchewan.....	4,455 45	5,783 22	6,120 00	"
	Revenue derived from real estate and credited to account.....		1,767 73		
		7,501 79	11,190 95	9,820 00	

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

REAL ESTATE SOLD—Continued.

Company.	Description of Property.	Price paid or value at which carried into real estate account.	Value in Account.	Price received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Great-West Life.	N. E. 26, S.E. 35 & S.W. 36, all in 1-32 W. 1st, Sask.....	5,363 59	5,928 19	6,720 00	D. Dean & H. Bellamy.
	City Properties:—				
	Alberta.	20,310 17	20,758 82	23,500 00	Sale.
	British Columbia.	1,302 02	1,295 66	1,750 00	"
	Manitoba.	2,717 77	2,601 70	3,000 00	"
	Rural Properties:—				
	Manitoba.	3,300 00	3,300 00	3,300 00	"
	Saskatchewan..	1,683 53	1,733 53	2,100 00	"
	Revenue derived from real estate and credited to account.....			7,734 32	
		34,677 08	35,617 90	48,104 32	
Imperial Life.	Rural Properties:—				
	Alberta.	4,763 75	3,928 23	6,751 61	"
	Saskatchewan	4,884 14	4,850 64	7,986 48	"
	Revenue derived from real estate and credited to account		397 60		
		9,647 89	9,176 47	14,738 09	
London Life.....	Town Property:—				
	Ontario.	1,268 99	1,415 11	1,499 55	"
	Rural Property:—				
	Saskatchewan..	1,511 73	1,626 43	1,850 00	"
	Revenue derived from real estate and credited to account..		178 35		
		2,780 72	3,219 89	3,349 55	
Manufacturers Life..	Lots 11, 12, 13, Blk. 1, Lot 76, Prince Albert, Sask.	27,148 38	27,148 38	35,231 55	A. J. Manville.
	Rural Properties:—				
	Saskatchewan.....	1,851 70	1,851 70	2,000 00	Sale.
	Revenue derived from real estate and credited to account		2,186 48		
		29,000 08	31,186 56	37,231 55	
Monarch Life.....	Rural Properties:—				
	Alberta.	954 55	967 92	1,200 00	Sale.
	Saskatchewan..	3,035 50	3,150 72	3,383 60	"
	Deposit on sale ..			100 00	
		3,990 05	4,118 64	4,683 60	
Mutual Life.....	Revenue derived from real estate and credited to account		2,546 59		
			2,546 59		
North American Life	Rural Property:—				
	Manitoba.	1,477 22	1,577 22	1,600 00	"
		1,477 22	1,577 22	1,600 00	
Northern Life..	City Properties:—				
	Ontario.	7,979 92	7,979 92	7,979 92	"
	Revenue derived from real estate and credited to account		44 00		
		7,979 92	8,023 92	7,979 92	
Royal Guardians...	74-76-78 Dorchester St. East, Mon- treal.	6,000 00	6,000 00	7,400 00	H. Zinman.
		6,000 00	6,000 00	7,400 00	
La Sauvegarde Life.	Adjustment. .		60 00		
			60 00		

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—*Continued.*REAL ESTATE SOLD—*Concluded.*

Company.	Description of Property.	Price paid or value at which carried into real estate account.	Value in Account.	Price received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Sovereign Life.....	Revenue derived from real estate and credited to account.....		928 00		
			928 00		
Sun Life.	Diamond Property, Lot 5, Subd'n Lots 7 & 8, Blk. 34, Map 917, Dt. of New Westminster.....	9,899 64	9,899 64	10,032 68	Dr. R. H. Scott.
	Old Hamilton Bldg., 76 James St., N. Hamilton, Ont.....	84,572 81	82,440 69	74,994 07	Cad'n Property Co., Ltd.
	Allan Purvis Property, Lots 9-10- 11, Lot 1, Subd'n Dt. Lot 79, Group 1, Dt. New Westminster, 3½ acres.....	5,015 03	5,021 03	5,136 26	E. W. Bateman.
	C. Sharpe Property, W½ 4 : 20 : 10 : W. 3 m., Sask.....	3,303 15	3,303 15	6,000 00	C. B. Arthur.
	Weart Subd'n Property, Lot 4, Subd'n of W'ly ½ of E'ly ½ Blk. 18, Group 1, New Westminster, and N. ½ Lot 9.....	3,085 80	6,686 30	1,600 00	T. E. Ladner, E. F. Johnston.
		110,876 43	107,350 81	97,763 01	
Western Life..	Revenue derived from real estate and credited to account.....		120 00		
			120 00		

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

COLLATERAL LOANS MADE.

Company.	To whom made.	Time.	Rate.	Amount. \$ cts.	Description of Collateral.	Par value. \$ cts.	Market value. \$ cts.
Canada Life I.O.F. Manufacturers Life	Mrs. Emma J. Davis	Call	6	100,000 00	500 shares Toronto Savings and Loan Co	50,000 00	198,000 00
	National Ice and Coal Co., N.Y.	1 yr.	6	73,350 00	New York Ice Co., of Maine 5's, 1940	120,000 00	84,000 00
	F. H. Denoon & Co.	Call	5½	72,000 00	Dom. of Canada Victory Loan; 5½ p.c., 1933	80,000 00	81,100 00
	C. H. Burgess & Co	"	5½	15,000 00	" 5½ p.c., 1923	16,000 00	16,100 00
	Brause, Mitchell & Co	"	5½	163,800 00	" 5½ p.c., 1933	168,000 00	173,737 50
		"	6	16,000 00	Bank of Hamilton Stock	10,000 00	18,550 00
		"			Dominion Bank Stock	5,000 00	10,350 00
	Kerr, Fleming & Co	"	6	14,000 00	Royal Bank Stock	3,100 00	6,630 00
		"	5½	541,450 00	Dom. of Can. War Loan, 5 p.c., 1937	25,000 00	25,375 00
		"			Dom. of Can. Victory Loan, 5½ p.c., 1933	520,000 00	545,793 75
		"	5½	42,900 00	Toronto & Hamilton Highway, 6 p.c. Bonds, 1919	30,000 00	30,000 00
		"	5½	38,300 00	Berlin Bonds, 5 p.c.	13,569 36	13,705 05
	A. E. Ames & Co	"	6	120,000 00	Cobourg, 6½ p.c., 1919	37,118 68	40,147 56
Monarch Life					Dom. of Can. Victory Loan, 5½ p.c., 1933	40,000 00	42,400 00
				1,023,450 00	" 5½ p.c., 1937	6,000 00	6,420 00
Travellers Life	M. H. Braden	1 yr	7	1,662 25	Prov. of Alta., 4 p.c., 1922	9,733 32	9,273 79
					Prov. of British Columbia, 5½ p.c., 1939	2,000 00	2,000 00
					Toronto R.C. Sch. 5½ p.c., 1939	60,000 00	61,098 00
				1,023,450 00		1,025,521 36	1,082,680 65
					30 shares Royal Canadian Securities Ltd	3,000 00	3,000 00
					Insurance Policies, Cash Surrender value		1,637 25
				1,662 25			4,637 25
	Employees of Company		5½	4,434 02	Dom. of Can. Victory Bonds	5,950 00	5,950 00
				4,434 02		5,950 00	5,950 00

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

COLLATERAL LOANS REPAYED.

Company.	By whom paid.	Amount repaid.	Description of released collateral.	Par value.	Market value.
		\$ cts.		\$ cts.	\$ cts.
Canada Life.	Toronto Savings & Loan Co.	75,000 00	Deb. Toronto Savings & Loan Co.	85,000 00	85,000 00
	J. H. Mills.....	5,600 00	35 shares Bank of Hamilton.....	3,500 00	6,400 00
	S. J. Moore.....	11,000 00	50 " Bank of Nova Scotia..	5,000 00	13,800 00
	W. G. Morrow.....	46,462 00	620 " Robt. Simpson Co., Ltd., Preferred Stock.....	62,000 00	46,500 00
	Canada Life Staff.	10,223 56	Dom. of Can. Victory Loan, 5½ p.c., 1923.....	3,000 00	3,011 25
			Dom. of Can. Victory Loan, 5½ p.c., 1933.....	2,650 00	2,775 87
		148,285 56		161,150 00	157,487 12
Continental Life	John Watson.	8 23	None		
Crown Life..	Dr. H. W. Atkins.....	2,000 00	Sterling Bank Stock.....	2,000 00	2,400 00
Imperial Life.	A. E. Ames & Co.....	2,186 79	International Transit Co. Gold Bonds, 5 p.c., 1924.....	3,500 00	3,290 00
I.O.F.	A. D. Bennett	30,000 00	120 shares Harriman National Bank	12,000 00	29,640 00
			10 shares Commercial Bank, Pt. Huron.....	1,000 00	1,750 00
	Union Trust Co.....	100,000 00	100 shares Royal Bank of Canada	10,000 00	21,400 00
			724 Ha' Ha' Bay Railway Bonds, 6's, 1942	723,600 00	361,800 00
			1,835 shares North American Pulp & Paper Co., Pref....	183,500 00	36,700 00
			50,000 shares North American Pulp & Paper Co., Common.....		150,000 00
			5,920 Ha' Ha' Bay Railway Co. Stock..	59,200 00	
			44,353 shares Ac. Pulp Wood Lands, Prov. of Quebec.....		221,765 00
			37,299 Ac. Subsidy Quebec Provincial Ry.		
			Insurance Policies on Life of J. E. Dubuc, \$100,000.....		
			3,388 shares Charcoal Iron Co., Pref.	33,880 00	23,716 00
			2,642 shares Charcoal Iron Co., Common	26,420 00	21,136 00
		130,000 00		1,049,600 00	867,907 00
Manufacturers Life	F. H. Dean & Co.....	72,000 00	Dom. of Canada Victory Loan, 5½ p.c., 1933..	80,000 00	81,207 50
	C. H. Burgess & Co.....	178,800 00	Dom. of Canada Victory Loan, 5½ p.c., 1923..	16,000 00	16,140 00
			Dom. of Canada Victory Loan, 5½ p.c., 1933.....	168,000 00	175,497 50
	Kerr, Fleming & Co.....	172,800 00	Dom. of Canada War Loan, 5 p.c., 1937.....	25,000 00	25,406 15
			Dom. of Canada Victory Loan, 5½ p.c., 1933.....	155,000 00	162,135 00
	W. A. Bain.....	400 00	Dom. of Canada Victory Loan, 5½ p.c., 1937.....	600 00	634 50
		424,000 00		444,600 00	461,020 65
Monarch Life..	M. H. Braden.....	25 00	None released		
Sun Life.....	C. S. V. Branch.....	122 10	None released		
	J. E. A. Dubuc.....	178,000 00	Chicoutimi Water & Electric Co. Bonds, 5 p.c., 1932.....	9,000 00	7,380 00
			3,000 shares Chicoutimi Pulp Co. Stock..	300,000 00	45,000 00
			500 shares Chicoutimi Water & Electric Co. Stock..	50,000 00	2,500 00
			Chicoutimi Pulp Co. Bonds, 6 p.c., 1943	194,000 00	155,200 00
			1,000 shares Saguenay Light & Power Co. Stock.....	100,000 00	
	Mrs. Henrietta M. Ewing....	100 00	None released.....		

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—*Continued.*

COLLATERAL LOANS REPAID—*Concluded.*

Company.	By whom paid.	Amount repaid.	Description of released collateral.	Par value.	Market value.
		\$ cts.		\$ cts.	\$ cts.
Sun Life.....	Provincial Life Assce. Co..	10,000 00	Dom. of Canada War Loan, 5 p.c., 1937.....	25,000 00	25,500 00
			City of Sherbrooke, 5 p.c., 1927.....	5,000 00	4,500 00
			City of Maisonneuve, 5½ p.c., 1930....	5,000 00	4,550 00
			Town of Montreal East, 6 p.c., 1954.....	5,000 00	4,000 00
	Head Office Staff of Sun Life	28,346 00	Dom. of Canada Victory Loan Bonds 5½ p.c., 1923 and 1933....	29,800 00	29,800 00
		216,568 10		722,800 00	278,430 00
Travellers Life.....	McDougall & Cowans.....	10,000 00	Nova Scotia Steel & Coal Co., 5 p.c. Mtge. Gold Bonds, 1959.....	6,000 00	5,340 00
			Dominion Cotton Mills Co., Ltd., Mtge. Gold Bonds, 6 p.c., 1922....	8,000 00	8,000 00
	Employees of Company.....	2,280 22	Dom. of Canada Victory Bonds.....	5,950 00	5,950 00
				19,950 00	19,290 00
		12,280 22			

MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance, June 30, 1919.
	\$ cts.	\$ cts.	\$ cts.
*Alberta-Saskatchewan.....			11,950 00
Alliance Nationale.....	203,236 50	42,552 39	2,695,010 29
Ancient Order of Foresters			
Les Artisans.....		6,336 03	708,043 98
Canada Life.....	1,901,768 90	1,351,479 37	20,845,944 09
Capital Life.....	8,000 00	5,500 00	70,500 00
C.M.B.A.....		26,000 00	96,500 00
Commercial Travellers.....		750 00	32,900 80
Confederation Life.....	319,603 62	595,771 57	5,299,007 98
Continental Life.....	8,552 75	14,557 65	527,466 96
Crown Life.....	3,960 00	44,844 75	412,923 96
Dominion Life.....	69,450 51	104,364 66	2,566,087 80
Excelsior Life.....	142,708 45	116,450 61	2,440,339 20
Great-West Life.....	1,366,828 49	643,186 13	13,761,372 01
Imperial Life.....	134,625 65	185,766 19	4,965,983 95
I. O. F.....	48,853 63	367,870 22	3,810,121 13
London Life.....	122,228 16	378,502 14	3,006,064 03
Manufacturers Life.....	1,034,590 13	439,699 85	9,642,665 16
Monarch Life.....	34,236 33	18,257 67	356,821 10
Mutual Life.....	553,238 87	643,768 17	13,830,909 43
National Life.....			4,249 17
North American Life.....	236,292 23	234,655 85	4,396,244 44
Northern Life.....	64,069 64	119,586 83	1,134,793 11
Royal Guardians.....	29,400 00	450 00	145,398 80
Saskatchewan Life.....	9,160 85	3,584 34	77,361 92
La Sauvegarde Life.....	2,750 00	6,100 00	61,548 51
Security Life.....	3,988 05		6,038 05
Sovereign Life.....	1,760 89	14,244 94	446,284 41
Sun Life.....	268,608 50	865,307 39	7,158,002 05
Travellers Life.....		5,000 00	52,200 00
Woodmen.....	1,671 79	14,430 19	243,103 37
Western Life.....	791 60	1,682 45	15,095 67
	6,570,375 54	6,250,699 39	98,820,931 37

*Now the Commercial Life Assurance Co. of Canada.

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919--Concluded.
POLICY LOANS.

Company.	Balance Dec. 31, 1918.		Made Jan. 1 to June 30.		Repaid January 1 to June 30.				Total Repaid	Balance.		
	\$	cts.	\$	cts.	On Surrender of Policy.	On Maturity by Death.	On Maturity other than Death.	Prior to Termination.				
											\$	cts.
tAlberta Saskatchewan	1,087	46						156	10	931	36	
A O F	23,612	00	3,852	00	942	00	231	00	1,173	00	26,291	00
Canada	9,353,099	42	712,169	75	79,001	55	91,571	47	411,143	98	9,360,264	91
Capital	17,140	53	7,679	94	1,096	86			707	80	23,015	81
Confederation	3,190,270	84	276,841	72	39,172	07	59,381	50	161,773	86	3,139,614	43
Continental	303,939	13	41,769	35	7,584	65	11,206	57	18,078	95	307,686	96
Crown	366,331	40	43,790	29	12,520	71	6,274	69	12,265	21	377,903	12
Dominion	393,504	96	43,469	79	10,568	75	5,980	74	23,528	84	395,790	09
Excelsior	434,101	07	*42,308	39	5,322	02	1,554	65	15,691	97	441,526	84
Great-West	3,486,360	18	404,705	68	133,007	77	25,893	08	86,482	74	3,618,600	32
Imperial	1,929,878	09	211,299	99	67,747	32	16,771	18	114,321	37	1,922,312	56
London	640,823	30	79,757	72	11,633	24	3,221	75	36,976	26	657,248	22
Manufacturers	3,653,148	61	455,040	08	137,453	93	27,955	47	225,796	68	3,637,535	54
Monarch	110,822	62	21,518	27	1,236	05	336	01	8,869	29	121,899	54
Mutual	4,488,148	06	673,969	47	56,481	73	30,703	07	435,482	36	4,585,443	16
National	393,957	53	101,611	45	13,273	30	2,560	50	70,911	95	407,785	23
North American	2,340,058	23	198,976	60	36,958	73	14,822	15	113,745	66	2,314,658	70
Northern	330,619	57	51,538	39	7,591	19	993	24	25,609	58	344,756	50
Saskatchewan	2,847	55	4,179	80	24	18			999	20	6,003	97
Sauvegarde	120,019	49	26,547	36	5,510	22	1,170	24	2,280	82	128,003	03
Security	6,458	95	1,605	65	54	10	80	00	29	55	7,900	95
Sovereign	182,333	68	30,043	21	9,619	43	13,237	62	9,753	19	174,333	84
Sun	12,047,091	93	2,010,647	21	563,348	65	294,102	94	1,526,682	13	11,558,806	09
Travellers	29,482	17	7,677	45	2,067	39	540	92	1,886	74	32,664	57
Western	15,219	69	4,529	10	1,780	70			1,477	05	16,491	04
	43,860,356	46	5,461,528	66	1,203,996	54	446,167	08	3,304,651	28	43,607,467	78

*Including \$49,752 77 interest capitalized. † Now the Commercial Life Assurance Co. of Canada.

SESSIONAL PAPER No. 9

STATEMENTS made by Canadian Trustees of Foreign Companies showing the Movement of Securities held by them in trust for the respective Companies for the six months ended June 30, 1919.

BONDS AND DEBENTURES RECEIVED.

Company.	Description of Securities.	Par value.		Market value.	
		\$	cts.	\$	cts.
*London and Lancashire Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1937.....	37,750	00	37,750	00
	Prov. of Quebec, 4½ p.c., 1946.....	50,000	00	44,000	00
	“ New Brunswick, 5½ p.c., 1934.....	25,000	00	25,375	00
		112,750	00	107,125	00
Phoenix Assurance	Dom. of Canada Victory Loan, 5½ p.c., 1923.....	20,000	00	20,000	00
		20,000	00	20,000	00
Standard Life.....	Dom. of Canada War Loan, 5 p.c., 1925.....	10,500	00	10,395	00
	Montreal Gas Co., 4 p.c., 1921.....	2,433	34	2,263	00
		12,933	34	12,658	00
Travelers Insurance.	Dom. of Canada Victory Loan, 5½ p.c., 1937..	390,000	00	413,400	00
		390,000	00	413,400	00

BONDS, DEBENTURES AND STOCKS RELEASED.

		Par value.		Market value.	
		\$	cts.	\$	cts.
*London & Lancashire Life.....	Municipal debts., 5 p.c.....	16,522	32		
	School District, 4½ p.c.....	582	76		
		17,105	08		
Metropolitan Life ..	Canadian Northern Ry., 4½ p.c., (matured).....	110,000	00		
	Globe Realty Corp., 4½ p.c., (matured).....	59,000	00		
	Imperial Rolling Stock, 4½ p.c., (matured).....	50,000	00		
		219,000	00		
Standard Life.....	London St. Ry. Co., 5 p.c.....	1,000	00	1,000	00
		1,000	00	1,000	00
Travelers Insurance.	Municipal debts., 4½ p.c.....	829	97	829	97
	“ “ 5 p.c.....	1,502	55	1,502	55
	“ “ 5½ p.c.....	226	17	226	17
	School District debts., 4½ p.c.....	339	43	339	43
		2,898	12	2,898	12

*Now the London and Scottish Assurance Corporation, Limited.

MORTGAGE LOANS.

Company.	Repaid.	Made.	Balance, June 30, 1919.
	\$ cts.	\$ cts.	\$ cts.
*London and Lancashire Life..	43,500 00	129,322 27	1,591,403 69
Metropolitan Life ..		266,500 00	4,448,500 00
New York Life ..	110,000 00	34,228 56	4,566,271 44
Phoenix Assurance. .	5,514 75	39,370 62	1,026,255 75
Standard Life..		7,500 00	830,764 47
State Life .		1,650 00	57,450 00
Travelers Insurance.		147,428 35	1,227,959 13
	159,014 75	625,999 80	13,748,604 48

*Now the London and Scottish Assurance Corporation, Limited.

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919.

BONDS AND DEBENTURES PURCHASED.

Company.	Description of Security.	Par value.		Price paid.		From or through whom purchased.
		\$	cts.	\$	cts.	
Alliance Nationale	Dominion of Canada War Certificates	186	00	186	00	Dom. Govt.
	Dominion of Canada War Loan, 5½ p.c., 1937.....	500	00	500	00	"
	Dom. of Canada War Loan, 5½ p.c., 1933	250	00	250	00	"
	Dom. of Canada War Loan, 5½ p.c., 1933	100,000	00	100,000	00	Bank of Hochelaga.
	Dom. of Canada Bonds, 5½ p.c., 1934	150,000	00	150,000	00	Dom. Govt.
	Municipal Debs., 5 p.c.	59,430	00	59,430	00	Bank of Hochelaga
	" " 6 p.c.	110,570	00	110,570	00	" "
		420,936	00	420,936	00	
A.O.F.	Dominion of Canada, 5½ p.c., 1929	10,000	00	10,145	97	Harris, Forbes & Co.
	Dominion of Canada War Loan, 5½ p.c., 1931.	30,000	00	18,000	00	Dom. Govt.
	Province of British Columbia, 5½ p.c., 1939..	5,000	00	5,012	50	J. F. Stewart & Co
	Municipal Debs., 5 p.c.	11,000	00	10,098	32	Harris, Forbes & Co.
	" " 6½ p.c.	110	00	102	37	Coupon returned unpaid.
	Accumulation of book values towards par..			303	16	
		56,110	00	43,662	32	
Les Artisans	Dominion of Canada, 5½ p.c., 1934	60,000	00	60,000	00	Réné T. Leclerc.
	Municipal Debs., 4 p.c.	9,733	33	7,585	24	Beausoleil, Ltd.
	" " 4½ p.c.	27,279	99	23,197	03	" "
	" " 5 p.c.....	3,406	66	3,148	78	" "
	" " 6 p.c.....	200,000	00	200,000	00	Bank of Hochelaga.
		300,419	98	293,931	05	
Canada Life..	Dominion of Canada War Loan, 5½ p.c., 1933.	700,000	00	700,000	00	Dom. Govt.
	Dom. of Canada Treasury Bills, 5½ p.c., 1919.	200,000	00	200,000	00	"
	Dominion of Canada, 5½ p.c., 1934	1,250,000	00	1,250,000	00	"
	United Kingdom of Great Britain and Ireland, 5½ p.c., 1921	75,000	00	74,343	75	Dominion Securities.
	United Kingdom of Great Britain and Ireland, 5 p.c., 1947	194,666	67	181,040	00	" "
	Govt. of Newfoundland, 3½ p.c., 1941	48,666	66	36,334	53	" "
	Municipal Debs., 3½ p.c.	25,000	00	17,955	00	" "
	" " 4 p.c.	83,666	65	67,810	18	" "
	" " 4½ p.c.....	48,666	66	42,704	99	" "
	" " 5 p.c.....	24,333	33	19,527	50	Tomenson, Forward & Co.
	" " 1 p.c. to 6 p.c..	238,418	69	226,663	14	Revision of Security.
	School Debs., 1 p.c. to 6 p.c.	12,510	13	12,536	18	" "
	Accumulation of book values towards par			31,716	08	
		2,900,928	79	2,860,631	35	
Capital Life..	Dominion of Canada War Loan, 5½ p.c., 1937	40,000	00	41,475	00	Wood, Gundy & Co.
	Province of Ontario, 5½ p.c., 1929	100,000	00	97,500	00	" "
	United Kingdom of Great Britain and Ireland, 5½ p.c., 1929	40,000	00	40,212	88	" "
	United Kingdom of Great Britain and Ireland, 5½ p.c., 1937	200,000	00	191,333	45	" "
	Can. Nor. Ont. Ry., 3½ p.c., (G'teed by Dom. Govt.).....	24,333	00	15,717	90	A. E. Ames & Co.
	Municipal Debs., 5 p.c.	5,183	85	4,150	28	Dom. Securities.
	School Districts, Debs., 7 p.c	18,700	00	18,764	75	C. H. Burgess & Co
	Accumulation of book values towards par.....			512	82	
		428,516	85	409,976	08	
C M B A	Dominion of Canada, 5½ p.c., 1934	35,000	00	35,182	00	Dom. Govt.
	Accumulation of book values towards par.....			610	13	
		35,000	00	35,792	13	

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*BONDS AND DEBENTURES PURCHASED —*Continued.*

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Commercial Life.	Dominion of Canada, 5½ p.c., 1934	10,000 00	3,000 00	Dom. Govt.
	Dominion of Canada War Loan, 5½ p.c., 1922.....	100 00	100 00	W. A. Nichol.
	Dom. of Canada War Loan, 5½ p.c., 1923.....	100 00	100 00	"
	Dominion of Canada War Loan, 5½ p.c., 1923.....	50 00	50 00	C. R. Ross.
	Dominion of Canada War Loan, 5½ p.c., 1923.....	100 00	100 00	W. P. Wilson.
	Dominion of Canada War Loan, 5½ p.c., 1927.....	500 00	503 75	Alger & Co.
	Dominion of Canada War Loan, 5½ p.c., 1933.....	500 00	516 00	Mrs. Mary E. Moore.
	Dominion of Canada War Loan, 5½ p.c., 1933.....	400 00	408 00	J. C. Biggs.
	Dominion of Canada War Loan, 5½ p.c., 1933.....	700 00	708 75	Allan, Killam & McKay.
	Dominion of Canada War Loan, 5½ p.c., 1937.....	400 00	413 00	Alger & Co.
	Province of Alberta Saving Certificates.....	3,600 00	3,600 00	Prov. of Alberta.
	Accumulation of book values towards par.....		98 96	
		16,450 00	9,598 46	
Commercial Travellers.	Dominion of Canada, 5½ p.c., 1934	10,000 00	10,000 00	Dominion Bank.
		10,000 00	10,000 00	Burke & Co.
		20,000 00	20,000 00	
Confederation Life..	Dominion of Canada, 5½ p.c., 1934	1,510,000 00	1,510,000 00	Dom. Govt.
	Province of British Columbia, 5 p.c., 1939.....	100,000 00	93,980 00	Wood, Gundy & Co.
	Japanese Government, 4½ p.c., 1925	97,333 33	94,831 86	Dom. Securities.
	Municipal Debs., 4½ p.c., 1 p.c. to 6 p.c....	80,908 31	71,040 98	Wood, Gundy & Co.
		66,274 12	66,274 12	Revision of Security.
	Accumulation of book values towards par.....		3,849 62	
		1,854,515 76	1,839,976 58	
Continental Life..	Dominion of Canada War Loan 5½ p.c., 1922.....	50 00	50 00	F. Bentley.
	Dominion of Canada War Loan, 5½ p.c., 1922.....	50 00	50 00	G. Burditt.
	Dominion of Canada War Loan, 5½ p.c., 1923.....	100 00	101 00	N. R. Bailey.
	Dominion of Canada War Loan, 5½ p.c., 1923.....	50 00	50 45	L. Shantz.
	Dominion of Canada War Loan, 5½ p.c., 1923.....	100 00	100 00	F. Bentley.
	Dominion of Canada War Loan, 5½ p.c., 1923..	50 00	50 00	G. Burdett.
	Dominion of Canada War Loan, 5½ p.c., 1923.....	100 00	100 18	D. J. Finn.
	Dominion of Canada bonds, 5½ p.c., 1929.....	50,000 00	50,371 57	National City Co., Ltd.
	Dominion of Canada bonds, 5½ p.c., 1934.....	50,000 00	50,000 00	Dom. Govt.
	Province of British Columbia, 5 p.c., 1939.....	100,000 00	94,801 92	Wood, Gundy & Co.
	Can. Nor. Pac. Ry., 4 p.c., 1950..	29,686 66	22,223 36	C. H. Burgess & Co.
	" " 4½ p.c., 1950..	4,866 66	3,990 74	" "
	Municipal Debs., 4½ p.c.....	12,000 00	11,125 83	Dom. Securities.
	Accumulation of book values towards par.....		667 80	
		247,053 32	233,662 85	
Crown Life..	Dom. of Canada War Loan, 5½ p.c., 1933	96,000 00	96,000 00	Dom. Govt.
	Dominion of Canada, 5½ p.c., 1934	40,000 00	40,000 00	"
	Province of Alberta, 4 p.c., 1922..	5,353 33	4,942 19	Dyment, Anderson & Co.
	Municipal Debs., 4½ p.c..	973 33	791 22	Dominion Securities.

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Crown Life—Con.	Municipal Debs., 5 p.c.....	4,208 50	4,196 03	Dominion Securities.
	" " 6 p.c.....	9,000 00	9,416 25	R. H. Bird & Co.
	" " 1 p.c. to 6 p.c....	1,043 89	1,043 89	City of Prince Albert.
	" " " " " " " "	85 60	85 00	Reversal of payment.
	Accumulation of book values towards par..		1,942 83	
		156,664 65	158,418 01	
Dominion Life.....	Dominion of Canada War Loan, 5½ p.c., 1923.....	50 00	50 00	G. Ritzer.
	Dominion of Canada War Loan, 5½ p.c., 1923/33.....	350 00	350 00	Durrant.
	Province of New Brunswick, 5½ p.c., 1929.....	50,000 00	49,060 00	W. A. Mackenzie & Co.
	Municipal Debs., 4½ p.c.....	46,233 33	38,262 31	Dom. Securities.
	School Districts, Debs., 7 p.c.....	5,950 00	6,198 29	Wood, Gundy & Co.
	Merchants Realty Co., 6 p.c.....	200,000 00	200,000 00	" "
	Canadian Realty Co., 6 p.c.....	60,000 00	60,000 00	A. E. Ames & Co.
	Accumulation of book values towards par..		889 28	
		362,583 33	354,809 88	
Excelsior Life.	Dominion of Canada, 5½ p.c., 1934.	50,000 00	50,000 00	Dom. Govt.
	Province of Ontario, 5½ p.c., 1929..	100,000 00	97,500 00	Dom. Securities.
		150,000 00	147,500 00	
Great-West Life...	Dominion of Canada, 5½ p.c., 1934	3,350,000 00	1,040,000 00	Dom. Govt.
	" " 5½ p.c., 1934	100,000 00	100,000 00	Blue Ribbon Co., Ltd.
	" " 5½ p.c., 1929	103,000 00	103,617 71	National City Co.
	Province of British Columbia, 5 p.c., 1939.....	100,000 00	95,730 00	J. A. Thompson & Co.
	Municipal Debs., 4 p.c.....	9,733 20	7,909 27	Canada Bond Corp'n.
	" " 4½ p.c.....	59,859 98	45,153 77	Emilius Jarvis & Co.
	" " 4½ p.c.....	34,553 28	28,624 65	Morrow & Jellett.
	" " 5½ p.c.....	50,000 00	50,925 00	J. A. Thompson & Co.
	" " 6 p.c.....	6,000 00	6,000 00	Harris, Read & Co.
	" " 6½ p.c.....	5,500 00	5,621 00	" "
	" " 6½ p.c.....	20,000 00	20,710 80	W. Ross Alger & Co.
	" " 7 p.c.....	73,000 00	77,341 10	" "
	" " 7 p.c.....	10,000 00	10,440 00	H. J. Birkett & Co.
	" " 7 p.c.....	24,000 00	25,705 92	Harris, Read & Co.
	School District Debs., 5½ p.c.....	50,000 00	48,922 00	Canada Bond Corp'n.
	" " 6 p.c.....	75,000 00	75,731 55	W. Ross Alger & Co.
	" " 6 p.c.....	11,000 00	11,000 00	O'Neill & Co.
	" " 6 p.c.....	3,000 00	3,000 00	H. J. Birkett & Co.
	" " 6½ p.c.....	128,800 00	130,092 96	Local Govt. Board, Regina.
	" " 6½ p.c.....	36,000 00	36,606 60	Harris, Read & Co.
	" " 6½ p.c.....	79,065 00	80,447 20	Local Govt. Board, Regina.
	" " 6½ p.c.....	2,500 00	2,544 80	C. H. Burgess & Co.
	" " 6½ p.c.....	26,150 00	26,604 30	Harris, Read & Co.
	" " 6½ p.c.....	4,500 00	4,527 00	Bond & Deb. Corp'n.
	" " 6½ p.c.....	2,900 00	2,934 61	Nay & James.
	" " 6½ p.c.....	12,500 00	13,029 37	Goldman & Co.
	" " 6½ p.c.....	62,600 00	64,053 53	W. Ross Alger & Co.
	" " 7 p.c.....	45,900 00	49,146 42	Harris, Read & Co.
	" " 7 p.c.....	5,500 00	5,719 32	Dom. Loan & Security Co.
	" " 7 p.c.....	32,000 00	34,011 24	T. K. McCallum.
	" " 7 p.c.....	3,400 00	3,511 18	Stratton S.D.
	" " 7 p.c.....	5,900 00	6,038 82	Loan & Deb. Corp'n.
	" " 7 p.c.....	24,200 00	25,702 89	W. Ross Alger & Co.
	" " 7½ p.c.....	4,100 00	4,344 79	Brent, Noxon & Co.
	Rural Telephone Debs., 6½ p.c....	38,000 00	38,718 54	W. L. McKinnon & Co.
	" " 6½ p.c.....	5,400 00	5,487 75	H. Birkett & Co.
	" " 6½ p.c.....	10,000 00	10,000 00	C. H. Burgess & Co.
	" " 7 p.c.....	91,750 00	96,053 76	W. L. McKinnon & Co.
	" " 7 p.c.....	128,025 00	133,396 91	Harris, Read & Co.
	" " 7 p.c.....	30,950 00	32,209 66	Bond & Deb. Corp'n.
	" " 7 p.c.....	96,900 00	100,035 69	Bell & Mitchell.
	" " 7 p.c.....	11,600 00	11,985 12	C. H. Burgess & Co.
	" " 7 p.c.....	23,350 00	23,982 10	Pirt & Pirt.
	" " 7 p.c.....	23,100 00	23,847 52	R. O. Berwick, Ltd.
	" " 7 p.c.....	2,500 00	2,539 95	T. R. Billett & Co.
	" " 7 p.c.....	20,000 00	20,647 20	H. J. Birkett & Co.
	" " 7½ p.c.....	19,000 00	20,238 80	Harris, Read & Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Great-West Life—Con.	Can. Nor. Ry. Co., 4 p.c., 1930, (G'teed by Man.)	10,706 66	8,810 50	Emilius Jarvis & Co.
	Can. Nor. Ry. Co. Reg. stock, 4 p.c., 1930, (G'teed by Man.)	24,333 33	20,023 89	" "
	Can. Nor. Pac. Ry. Co., 4 p.c., 1950, (G'teed by B.C.)	2,866 66	3,557 52	McDonagh, Somers & Co.
	Can. Nor. Pac. Ry. Co., 4 p.c., 1950, (G'teed by B.C.)	49,123 70	35,252 68	Morrow & Jellett.
	Gr. Trunk Pac. Ry. Co., 4 p.c., 1939, (G'teed by Alta.)	47,142 00	35,827 92	" "
	Can. North Western Ry. Co., 4½ p.c., 1942, (G'teed by Alta.)	24,333 33	19,223 33	" "
	Can. Nor. Pac. Ry. Co., 4½ p.c., 1950, (G'teed by B.C.)	28,713 31	22,465 66	" "
	Merchants Realty Corp'n., 6 p.c.	400,000 00	400,000 00	Wood, Gundy & Co.
	Canadian Realty Corp'n., 6 p.c.	270,000 00	270,000 00	A. E. Ames & Co.
		5,920,455 45	3,580,052 30	
Imperial Life..	Dominion of Canada, 5½ p.c., 1934 (staff subscription)	33,550 00	33,550 00	Dom. Govt.
	Province of Ontario, 5½ p.c., 1929	200,000 00	197,501 40	Dom. Securities.
	Municipal Debs., 5 p.c.	31,632 90	27,941 75	C. H. Burgess & Co.
	Canadian Realty Corp'n., 6 p.c.	120,000 00	121,331 50	A. E. Ames & Co.
	Dominion Realty Co., Ltd., 5½ p.c.	117,945 24	120,434 50	Dom. Securities.
	Accumulation of book values towards par		9,718 22	
		1,078,128 14	1,085,477 37	
I.O.F.	Dominion of Canada War Loan, 5½ p.c., 1933	250,000 00	250,000 00	Dom. Govt.
	Dominion of Canada 5½ p.c., 1934	50,000 00	50,000 00	Dom. Govt.
	Province of British Columbia, 5 p.c., 1939	100,000 00	93,980 00	Dom. Securities.
	Municipal Debs., 1 p.c. to 6 p.c.	26,265 50	23,108 08	Revision.
	Barcelona Traction, Light & Power Co., Income bonds, 5½ p.c.	105,937 10	97,333 33	Exchange.
	Andrews Manufacturing Co., 1st Mtge., 6 p.c.	18,000 00	18,000 00	Company.
	Buffalo Realty Co., 1st Mtge., 6 p.c.	7,500 00	7,188 02	"
	Union Water Development Co., Coll. Trust, 7 p.c.	11,000 00	10,800 00	"
	Western Timber Corp'n., 1st Mtge., 6 p.c.	26,000 00	23,400 00	"
	Canadian Realty Corp'n., 1st Mtge. Serial, 6 p.c.	240,000 00	240,000 00	A. E. Ames & Co.
	New York Steam Co., Receiver's Certificates, 6 p.c.	75,000 00	74,250 00	Guaranty Trust Co. of New York.
		909,702 60	888,059 43	
London Life..	Dominion of Canada bonds, 5½ p.c., 1934	900,000 00	100,000 00	Dom. Trust.
	Province of British Columbia, 5 p.c., 1939	50,000 00	46,990 00	Dom. Securities.
	Province of British Columbia, 5½ p.c., 1939	100,000 00	100,000 00	Wood, Gundy & Co.
	Municipal Debs., 4½ p.c.	12,000 00	10,350 00	A. E. Ames & Co.
	" " 5 p.c.	15,000 00	13,531 50	Campbell, Thomson & Co.
	" " 5 p.c.	41,000 00	36,738 05	Canada Bond Corp'n.
	" " 5 p.c.	17,000 00	15,862 70	A. E. Ames & Co.
	" " 5 p.c.	25,000 00	20,783 75	C. H. Burgess & Co.
	" " 5½ p.c.	25,400 17	24,572 58	Brent, Noxon & Co.
	" " 5½ p.c.	21,000 00	19,970 96	C. H. Burgess & Co.
	" " 5½ p.c.	4,586 09	4,586 09	A. E. Ames & Co.
	" " 6 p.c.	99,105 14	101,691 05	Wood, Gundy & Co.
	" " 6 p.c.	19,979 10	21,126 42	C. H. Burgess & Co.
	" " 6½ p.c.	37,118 68	39,526 23	Kerr, Fleming & Co.
	" " 6½ p.c.	16,000 00	16,873 20	Emilius Jarvis & Co.
	Municipal Debs., 7 p.c.	10,508 03	10,738 11	C. H. Burgess & Co.
	School District Debs., 5½ p.c.	25,000 00	24,111 48	Canada Bond Corp'n.
	Dominion Realty Co., Ltd., 1st Mtge., 6 p.c.	57,020 55	57,020 55	Dom. Securities.

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1919—Continued.

BONDS AND DEBENTURES PURCHASED.—Continued.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
London Life—Con.	G.T.P. Ry. Co., 1st Mtge., 4 p.c., 1962, (G'teed by Dom.).....	97,200 00	72,083 52	Dom. Securities.
	C. N. P. Ry. Co., 1st Mtge., 4 p.c., 1950, (G'teed by B.C.).....	71,053 33	51,158 40	" "
	C. N. P. Ry. Co., 1st Mtge., 4 p.c., 1950, (G'teed by B.C.).....	23,948 87	17,239 93	A. E. Ames & Co.
	C.N.P. Ry. Co., 1st Mtge. Terminal bonds, 4½ p.c., 1950, (G'teed by B.C.).....	9,733 33	7,701 01	United Financial Corp'n., Ltd.
	C.N.P. Ry. Co., 1st Mtge., 4½ p.c., 1950, (G'teed by B.C.).....	25,793 33	21,055 15	A. E. Ames & Co.
	C.N. Ry. Co., 1st Mtge., 4 p.c., 1930, (G'teed by Man.).....	12,166 66	10,012 31	" "
	C.N. Ont. Ry. Co., 1st Mtge., 3½ p.c., 1961, (G'teed by Dom.).....	24,333 33	16,106 23	Dom. Securities.
	Edmonton, Dunvegan and B. C. Ry. Co., 1st Mtge., 4½ p.c. 1944, (G'teed by Alta.)....	13,000 00	11,031 80	W. A. McKenzie & Co.
	Alberta & Great Waterways Ry. Co., 1st Mtge., 5 p.c., 1959, (G'teed by Alberta).....	50,000 00	42,475 00	Dom. Securities.
	Pacific Great Eastern Ry. Co., 1st Mtge., 4½ p.c., 1942 (G'teed by B.C.).....	24,333 33	19,001 90	" "
	Pacific Great Eastern Ry. Co., 1st Mtge., 4½ p.c., 1942, (G'teed by B.C.).....	115,826 67	95,041 44	A. E. Ames & Co.
	Accumulation of book values towards par.....		17,921 62	
		1,943,106 61	1,045,300 98	
Manufacturers Life..	Dominion of Canada Treasury Bills, 5½ p.c.,	2,500,000 00	2,500,000 00	Dom. Govt.
	Dominion of Canada, 5½ p.c., 1934	3,100,000 00	3,100,000 00	" "
	British War Loan, 5 p.c., 1929/47	136,266 66	127,295 16	Kerr, Fleming Co.
	Imperial Japanese Govt., 4 p.c., 1931.....	6,331 00	5,175 59	Canada Bond Corp'n.
	Imperial Japanese Govt., 4 p.c., 1931.....	146,100 00	117,161 23	Kerr, Fleming & Co.
	Municipal Debs., 1 p.c. to 6 p.c.,	1,708 07	1,708 07	City of P. Albert
	School District Debs., 6½ p.c.,	1,060 00	1,069 72	Kerr, Fleming & Co.
	" " 6½ p.c.,	5,200 00	5,253 02	C. H. Burgess & Co.
	" " 6½ p.c.,	15,200 00	15,417 01	Kerr, Fleming & Co.
	" " 6½ p.c.,	19,800 00	19,943 50	Dept. of Education, Alberta.
	" " 7 p.c.,	43,000 00	44,683 05	Kerr, Fleming & Co.
	" " 7 p.c.,	20,400 00	21,149 36	W. L. McKinnon & Co.
	Rural Telephone Co., Debs., 6½ p.c.,	17,300 00	17,593 82	Kerr, Fleming & Co.
	Rural Telephone Co. Debs., 6½ p.c.,	22,200 00	22,560 97	W. L. McKinnon & Co.
	" " 7 p.c.,	40,394 04	42,326 71	" "
	" " 7 p.c.,	403,225 00	423,848 50	Kerr, Fleming & Co.
	" " 7 p.c.,	59,250 00	62,255 20	Goldman & Co.
	" " 7 p.c.,	5,500 00	5,723 85	Wood, Gundy & Co.
	Canadian Realty Corp'n., 6 p.c.,	120,000 00	120,000 00	A. E. Ames & Co.
	Merchants Realty Corp'n., 6 p.c.,	150,000 00	150,000 00	Wood, Gundy & Co.
	Accumulation of book values towards par.....		5,649 24	
		6,813,024 77	6,808,854 00	
Monarch Life..	Dominion of Canada 5½ p.c. Victory Loan.....	1,150 00	1,158 40	Various.
	Dominion of Canada 5½ p.c. bonds, 1934.....	100,000 00	25,000 00	Dom. Govt. Conversion.
	Dominion of Canada 5½ p.c. bonds, 1934		5,002 52	
	Municipal Debs., 6 p.c.,	3,500 00	3,165 12	W. R. Alger & Co.
	" " 6 p.c.,	3,000 00	2,891 31	W. L. McKinnon & Co.
	" " 7 p.c.,	3,000 00	3,000 00	" "
	" " 8 p.c.,	1,000 00	1,032 87	" "
	Rural Telephone Co., Debs., 7 p.c.,	18,600 00	19,357 02	Bond & Deb. Corp'n.
	" " 7 p.c.,	27,950 00	29,087 56	" "
	Accumulation of book values towards par.....		174 28	
		158,200 00	89,869 08	

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919.—*Continued.*BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Mutual Life.	Province of Saskatchewan, 5 p.c., 1939.....	200,000 00	192,982 31	Wood, Gundy & Co.
	Province of Saskatchewan, 4 p.c. Reg. Stock, 1951.	12,653 33	9,931 39	Dom. Securities.
	Government of Newfoundland, 5½ p.c., 1939.	100,000 00	101,827 80	Wood, Gundy & Co.
	Municipal Debs., 4½ p.c.....	11,680 00	10,114 84	Jules D. E. Clement.
	" " 4½ p.c.....	15,000 00	10,959 60	C. H. Burgess & Co.
	" " 5½ p.c.....	40,000 00	41,251 13	A. E. Ames & Co.
	" " 6 p.c.....	7,000 00	7,681 89	Wood, Gundy & Co.
	" " 6 p.c.....	25,000 00	25,263 00	W. F. Mahon & Co.
	" " 1 p.c. to 6 p.c..	48,304 75	44,158 38	Revision of Security
	Rural Telephone Co. Debs., 7 p.c..	96,400 00	101,114 76	W. L. McKinnon & Co.
	" " 7 p.c.	205,250 00	214,486 26	Kerr, Fleming & Co.
	" " 7 p.c.	34,900 00	36,466 85	Goldman & Co.
	" " 7½ p.c.	13,300 00	14,059 56	Kerr, Fleming & Co.
	Canadian Realty Corp'n., Ltd., 6 p.c.	500,000 00	505,424 70	A. E. Ames & Co.
	Merchants Realty Corp'n., Ltd., 6 p.c..	250,000 00	256,205 50	Wood, Gundy & Co.
	Accumulation of book values towards par		2,116 76	
		1,559,488 08	1,574,044 73	
National Life...	Dominion of Canada, 5½ p.c., 1934	500,000 00	500,000 00	Dom. Govt
	Dominion of Canada Victory Loan Bonds	1,400 00	1,400 00	Policyholders.
	Province of Saskatchewan, 4 p.c., 1949	973 33	761 44	Dom. Securities.
	Province of Saskatchewan, 5½ p.c., 1934	486 66	474 98	Morrow & Jellett
	Province of Manitoba, 4 p.c., 1935.	5,000 00	4,208 50	Dom. Securities
	" " 4 p.c., 1947.	2,920 00	2,298 04	" "
	" " 4 p.c., 1950.	2,433 33	1,926 71	" "
	Province of Quebec, 4 p.c., 1934..	4,866 66	4,134 81	" "
	" British Columbia, 3½ p.c., 1937.....	5,000 00	3,842 50	" "
	Province of Prince Edward Island, 4 p.c., 1939.....	10,000 00	8,354 00	" "
	Province of Alberta, 5 p.c., 1925	5,000 00	4,751 00	United Financial Corp'n
	United Kingdom of Great Britain and Ireland, 5½ p.c., 1937.....	5,000 00	5,144 45	W. A. McKenzie & Co.
	Municipal Debs., 3½ p.c.....	18,000 00	13,543 80	Dom. Securities
	" " 3½ p.c.....	1,000 00	750 00	Canada Bond Corp'n
	" " 3½ p.c.	5,000 00	4,156 50	" "
	" " 4 p.c.....	23,275 07	20,236 10	" "
	" " 4 p.c.....	8,760 00	7,961 26	C. H. Burgess & Co.
	" " 4 p.c.....	44,953 32	36,954 08	Dom. Securities
	" " 4 p.c.....	3,000 00	2,536 50	C. Meredith & Co.
	" " 4 p.c.....	4,866 66	3,996 50	United Financial Corp'n.
	" " 4 p.c.....	4,866 66	3,996 50	Morrow & Jellett
	" " 4½ p.c.....	15,000 00	12,824 50	Dom. Securities
	" " 4½ p.c.....	10,862 38	8,763 97	Morrow & Jellett.
	" " 4½ p.c.....	16,059 41	13,948 00	Dom. Securities
	" " 4½ p.c.....	40,451 90	34,194 59	Canada Bond Corp'n.
	" " 4½ p.c.....	3,173 46	2,966 08	United Financial Corp'n.
	" " 5 p.c.....	27,343 99	23,943 72	Dom. Securities.
	" " 5 p.c.....	21,733 33	19,144 76	Canada Bond Corp'n
	" " 5 p.c.....	8,000 00	7,365 78	C. H. Burgess & Co.
	" " 5 p.c.....	2,433 33	1,936 82	Morrow & Jellett
	" " 5 p.c.....	4,866 66	3,943 40	Turner, Sprague & Co.
	" " 5 p.c.....	5,000 00	4,445 50	R. C. Matthews & Co.
	" " 5½ p.c.....	4,000 00	4,000 00	MacNeil, Graham & Co.
	" " 5½ p.c.....	9,019 60	9,019 60	W. A. McKenzie & Co.
	" " 5½ p.c.....	7,985 41	7,985 41	C. H. Burgess & Co.
	" " 5½ p.c.....	2,000 00	2,041 00	Dom. Securities.
	" " 5½ p.c.....	2,000 00	1,886 86	Brent, Noxon & Co.
	" " 5½ p.c.....	2,308 02	2,187 98	Canada Bond Corp'n
	" " 6 p.c.....	12,261 67	12,197 42	MacNeil, Graham & Co.
	" " 6 p.c.....	2,786 76	2,786 76	C. H. Burgess & Co.
	" " 6 p.c.....	2,218 27	2,218 27	Brent, Noxon & Co.
	" " 6 p.c.....	1,014 11	1,005 88	Canada Bond Corp'n
	" " 6 p.c.....	14,000 00	14,312 20	R. C. Matthews & Co.
	" " 7 p.c.....	6,447 17	6,447 17	United Financial Corp'n.
	" " 1 p.c. to 6 p.c..	1,632 91	1,632 91	Revision of Security.
	" " 4 p.c., (G'teed by Man.)	18,000 00	15,525 00	Dom. Securities

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
National Life—Con.....	Municipal Debs., 5½ p.c., (G'teed by Ont.).....	6,083 50	6,083 50	Canada Bond Corp'n.
	School District Debs., 5 p.c., ..	7,750 00	7,100 55	Dom. Securities.
	" " 5½ p.c., ..	8,000 00	7,884 00	Canada Bond Corp'n.
	" " 6 p.c., ..	6,333 08	5,920 16	" "
	" " 6 p.c., ..	2,000 00	2,000 00	H. J. Birkett & Co.
	" " 6 p.c., ..	4,600 00	4,587 99	C. R. Clapp & Co.
	(G'teed by Ontario).....			
	Toronto Harbour Commission (G'teed by City of Toronto), ..	1,000 00	814 20	A. Angus Macdonald.
	Can. Nor. Alta. Ry., 3½ p.c., (G'teed by Dom.).....	3,834 93	2,546 39	R. C. Matthews & Co.
	Can. Nor. Ry., 3½ p.c., (G'teed by Dom.).....	6,813 33	4,515 87	United Financial Corp'n.
	Can. Nor. Ry., 4 p.c., (G'teed by Dom.).....	9,733 33	8,123 43	" "
	Can. Nor. Ry., 4 p.c., (G'teed by Man.)... ..	2,433 33	2,071 98	" "
	Can. Nor. Ry., 4 p.c., (G'teed by Man.).....	7,300 00	6,269 24	Morrow & Jellett.
	Grand Trunk Pac. Ry., 3 p.c., (G'teed by Dom.).....	9,733 33	5,569 80	Dyment, Anderson & Co.
	Grand Trunk Pac. Ry., 3 p.c., (G'teed by Dom.).....	79,813 33	46,920 46	Canada Bond Corp'n.
	Grand Trunk Pac. Ry., 3 p.c., (G'teed by Dom.).....	48,666 66	28,467 27	MacNeil, Graham & Co.
	Grand Trunk Pac. Ry., 4 p.c., (G'teed by Sask.).....	9,733 33	7,741 00	R. C. Matthews & Co.
	Grand Trunk Pac. Ry., 4 p.c., (G'teed by Sask.).....	11,690 00	9,457 18	Dom. Securities.
	Accumulation of book values towards par.....		5,003 13	
		1,122 918 22	1,009,227 40	
North American Life.....	Dominion of Canada, 5½ p.c., 1934..	450,000 00	450,000 00	Dom. Govt.
	Municipal Debs., 5 p.c., ..	24,333 33	19,791 27	Canada Bond Corp'n.
	" " 1 p.c. to 6 p.c., ..	8,611 30	7,873 21	Received in exchange.
	Bishop Navigation Company, 6 p.c., ..	50,000 00	48,315 00	A. E. Ames & Co.
		532,944 63	525,979 48	
Northern Life.....	Dominion of Canada War Loan, 5½ p.c., 1922.....	700 00	700 75	Policyholders.
	Dominion of Canada War Loan, 5½ p.c., 1923.....	550 00	550 25	"
	Dominion of Canada War Loan, 5½ p.c., 1934.....	100,000 00	20,000 00	Wood, Gundy & Co.
	Province of Alberta, 5½ p.c., 1929..	10,000 00	9,796 10	R. C. Matthews & Co.
	" Saskatchewan, 5 p.c., 1939.....	50,000 00	48,656 78	" "
	Province of Saskatchewan, 4½ p.c., 1954 ..	1,216 67	952 67	Dom. Securities Corp'n.
	United Kingdom of Great Britain and Ireland, 5½ p.c., 1937..	20,000 00	4,055 00	National City Bk., N.Y.
	Municipal Debs., 4 p.c., ..	1,460 00	1,059 28	A. E. Ames & Co.
	" " 4½ p.c., ..	9,733 35	7,310 12	Dom. Securities.
	" " 4½ p.c., ..	15,000 00	12,434 05	Royal Securities.
	" " 4½ p.c., ..	2,433 33	1,845 59	Æmilius Jarvis & Co.
	" " 5 p.c., ..	7,543 33	6,100 81	Dom. Securities.
	" " 5 p.c., ..	4,380 00	3,664 80	Æmilius Jarvis & Co.
	" " 5 p.c., ..	4,866 67	3,841 99	A. E. Ames & Co.
	" " 6 p.c., ..	1,000 00	971 56	" "
	" " 6 p.c., ..	912 18	954 18	Mrs. Helen Geddes.
	Can. Nor. Ont. Ry., 3½ p.c., (G'teed by Dom.) ..	7,300 00	4,715 07	Dom. Securities.
	Can. Nor. Ry., 4 p.c., (G'teed by Man.) ..	1,946 67	1,568 37	A. E. Ames & Co.
	Grand Trunk Pac. Ry., 4 p.c., (G'teed by Alta.)..	7,300 00	5,864 78	Æmilius Jarvis & Co.
	Grand Trunk Pac. Ry., 4 p.c., (G'teed by Sask.)..	21,900 00	17,503 64	" "
	Pacific & Great Eastern Ry., 4½ p.c., (G'teed by B.C.).....	29,200 00	23,340 59	A. E. Ames & Co.
	Drummond Apt. Bldgs., 6½ p.c., 1929.....	30,000 00	29,305 27	Royal Securities Corp'n.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Northern Life— <i>Con</i>	Toronto Harbour Comm., 4½ p.c., 1953	80,000 00	35,077 81	Wood, Gundy & Co.
	Accumulation of book values towards par.....		835 17	
		407,442 20	241,104 63	
Royal Guardians.	Dominion of Canada, 5½ p.c., 1934.	50 000 00	50,000 00	Dom. Govt.
Saskatchewan Life.	Dominion of Canada, 5½ p.c., 1934	60,300 00	60,300 00	"
	Municipal Debs., 6 p.c.,	5,000 00	5,000 00	R. M. of Gravelbourg.
	" " 7 p.c.....	2,500 00	2,500 00	Vlg. of Verwood.
	School District Debs., 6½ p.c.,	6,950 00	7,027 58	Sch. Districts.
	" " 7 p.c.....	3,000 00	3,106 83	Harris, Reid & Co..
	" " 7½ p.c.,	2,000 00	2,119 60	Nay & James
	Rural Telephone Co. Debs., 7 p.c.,	4,550 00	4,773 63	" "
	" " 7 p.c.,	6,500 00	6,710 34	Bell & Mitchell
	Accumulation of book values towards par.....		19 60	
		90,800 00	91,557 58	
La Sauvegarde Life.....	Dominion of Canada, 5½ p.c., 1923.	100 00	100 00	Le Placement National.
	" " 5½ p.c.....		7,500 00	Ltée.
	Municipal Debs., 4½ p.c.....	75,000 00	61,093 66	Balance of subscription.
	Detroit United Rys., 4½ p.c., 1932	50,000 00	37,404 76	Provincial Bank.
	Montreal Tramways Co., 5 p.c., 1941.	5,500 00	4,683 80	" "
	Dominion Iron & Steel Co., 5 p.c., 1929.....	25,000 00	21,940 00	H. B. Robinson.
	Accumulation of book values towards par.....		2,128 19	" "
		155,600 00	134,850 41	
Security Life.....	Dominion of Canada War Loan, 5½ p.c., 1933.....	4,000 00	4,000 00	F. W. Stewart & Co.
	Dominion of Canada War Loan, 5½ p.c., 1934.....	25,500 00	7,650 60	Dom. Govt.
	Rural Telephone Co. Debs., 7 p.c., 1935.....	8,000 00	8,325 00	W. L. McKinnon & Co.
	Accumulation of book values towards par.....		371 27	
		37,500 00	20,346 87	
Sovereign Life.....	Dom. of Canada, War Loan, 5½ p.c., 1923.....	50 00	50 00	Policyholder.
	Dom. of Canada, War Loan, 5½ p.c., 1934.....	100,000 00	100,000 00	Dom. Govt.
	Rural Telephone Co. Debs., 7 p.c.	34,900 00	36,332 77	Edward Brown & Co.
	Accumulation of book values towards par.....		460 99	
		134,950 00	136,843 76	
Sun Life.....	Dominion of Canada, 3½ p.c., 1938, (C.P.R. Land Grant).....	14,113 33	10,680 35	Buckmaster & Moore.
	Dominion of Canada, 5½ p.c., 1929	700,000 00	682,187 50	National City Co., N.Y.
	" " 5½ p.c., 1933		1,956,000 00	Balance of payments due on 1918 allotment of \$6,300,000
	" " 5½ p.c., 1934...	6,300,000 00	1,100,000 00	Dom. Govt.
	Province of Alberta, 4 p.c., 1922.	1,460 00	1,397 11	W. J. O'Hara & Co.
	" " 4½ p.c., 1943	7,300 00	5,949 77	" "
	Province of British Columbia, 3½ p.c., 1937.....	45,000 00	34,582 60	Dominion Securities.
	" Ontario, 4½ p.c., 1946.	61,076 66	43,916 14	Buckmaster & Moore.
	" Quebec, 3 p.c., 1937...	75,433 33	53,094 82	" "
	" " 4½ p.c., 1954..	58,400 00	47,712 79	" "
	" Saskatchewan, 5½ p.c., 1934	4,866 66	5,143 72	W. J. O'Hara & Co.
	United Kingdom of Great Britain & Ireland, 5½ p.c., 1929..	250,000 00	240,625 00	National City Co., N.Y.
	Republic of Cuba, 5 p.c., 1931....	10,000 00	9,108 08	Buckmaster & Moore.

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Sun Life—Con ..	Imperial Japanese Govt., 4 p.c., 1931	561,126 62	458,305 83	W. J. O'Hara & Co., Buckmaster & Moore, J. S. Crook & Co.
	Govt. of Newfoundland, 3½ p.c., 1941	17,520 00	12,645 19	Buckmaster & Moore.
	" " 5½ p.c., 1939	375,000 00	379,537 50	Wood, Gundy & Co.
	Govt. of Philippine Islands, 4 p.c., 1946	27,000 00	25,683 75	National City Co., N.Y.
	Municipal Debs., 3½ p.c.....	7,300 00	6,085 07	W. J. O'Hara & Co.
	" " 4 p.c.....	80,299 99	65,020 69	" " "
	" " 4 p.c.....	4,866 66	3,545 37	United Financial Corp'n.
	" " 4½ p.c..	40,973 33	32,886 69	" " "
	" " 4½ p.c.	13,748 34	11,735 67	" " "
	" " 4½ p.c.	12,166 64	9,944 66	W. J. O'Hara & Co.
	" " 5 p.c.....	25,486 66	24,194 80	" " "
	Abitibi Power & Paper Co., 7 p.c., 1932	1,700 00	1,683 27	O'Brien & Williams.
	Banco Hipotecario de Chile, 7 p.c.	6,270 00	6,159 96	J. Alberto Sanchez.
	Barcelona Traction, Light & Power Co., 5 p.c. Income Bonds.	211,026 80	58,165 50	Received from Company in exchange for like amount of Barcelona Traction, Light & Power 5 p.c., 1925, Notes.
	Canada Steamship Lines, Ltd., 5 p.c., 1943.....	75,236 64	64,124 86	Truax, Higgins & Co., W. J. O'Hara & Co.
	Canadian Consolidated Rubber Co.	20,000 00	19,050 00	Wood, Gundy & Co.
	Canadian Cottons, Ltd.....	151,353 29	140,286 33	Truax, Higgins & Co., & W. J. O'Hara & Co.
	Can. Nor. Ry. 3½ p.c., 1958 (G'teed by Dom.)	11,679 99	8,153 37	W. J. O'Hara & Co.
	Canadian Nor. Ry., 4 p.c., 1934, (G'teed by Dom.).....	233,113 34	203,578 15	Buckmaster & Moore.
	Can. Nor. Ry. 4 p.c., 1939 (G'teed by Alta.).....	49,250 66	36,151 53	W. J. O'Hara & Co.
	Can. Nor. Ry. 4 p.c., 1939 (G'teed by Sask.).....	67,705 00	49,869 53	" " "
	Can. Nor. Ry. 3½ p.c., 1936 (G'teed by Ontario).....	3,893 33	2,765 79	" " "
	Can. Nor. Ry. 3½ p.c., 1938 (G'teed by Ontario)	41,853 33	29,254 64	" " "
	Can. Nor. Ont. Ry. 3½ p.c., 1961 (G'teed by Dom.).....	162,687 77	111,080 46	" " and Buckmaster and Moore.
	Can. Pac. Ry. 4 p.c., 1950 (G'teed by B.C.).....	4,866 66	3,686 15	W. J. O'Hara & Co.
	Canadian Realty Corp'n. 6 p.c., 1929/49.....	120,000 00	120,000 00	A. E. Ames & Co.
	Caja de Credito Hipotecario de Chile, 8 p.c.....	190 00	195 70	C. E. Wessel, Santiago.
	Calgary Power Co. 5 p.c., 1940	48,666 66	40,080 85	Royal Securities Corp'n.
	Chinese Rys., Shanghai-Nanking Line, 5 p.c., 1953 (G'teed by Chinese Govt.).....	48,666 66	34,916 12	W. J. O'Hara & Co.
	Danville, Champaign & Decatur Ry. & Light Co. 5 p.c., 1938	162,000 00	139,320 00	Illinois Traction Co.
	Des Moines & Central Iowa Electric Co. 6 p.c., 1937.....	45,000 00	38,700 00	" " "
	Dominion Iron & Steel Co., 5 p.c., 1939.....	52,073 29	42,423 88	Truax, Higgins & Co., National Bond Co. and H. B. Robinson & Co.
	Domacona Paper Co. 6 p.c., 1940	100,000 00	93,000 00	Royal Securities Corp'n.
	Fraser Companies, Ltd., 6 p.c., 1929	300,000 00	284,220 00	" " "
	Galesburg Ry., Lighting & Power Co., 5 p.c., 1934.....	7,000 00	6,020 00	Illinois Traction Co.
	Grand Trunk Pacific Ry. Co. 3 p.c., 1962 (G'teed by Dom.)..	10,220 00	6,324 87	W. H. O'Hara & Co.
	Harris Abattoirs Company, 6 p.c., 1928	20,000 00	19,550 00	Wood, Gundy & Co.
	Illinois Central Traction Co., 5 p.c., 1929.....	18,000 00	15,480 00	Illinois Traction Co.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Sun Life—Con.	Jacksonville Ry. & Light Co., 5 p.c., 1931.....	68,000 00	58,235 00	\$7,000 received in exchange from Illinois Traction Co. for like amount of Galesburg Ry., L. & P. Co. bonds, \$61,000 from Illinois Traction Co.
	Levis County Ry., 7 p.c., 1920, Receivers' Certs.....	140,000 00	140,000 00	National Trust Co.
	Madison County Light & Power Co., 5 p.c., 1936.....	62,000 00	53,320 00	Illinois Traction Co.
	Merchants Realty Corp'n., 6 p.c., 1949.....	500,000 00	497,500 00	Wood, Gundy & Co.
	Montreal Abattoirs, Ltd., 7 p.c., 1939.....	90,000 00	81,000 00	Montreal Abattoirs, Ltd.
	Montreal Water & Power Co., 4½ p.c., 1932.....	51,586 63	39,714 31	J. S. Crook & Co.
	Nagoya, Japan, City of, 5 p.c., 1943	24,333 33	21,023 56	W. J. O'Hara & Co.
	Nova Scotia Steel & Coal Co., 5 p.c., 1959.....	13,237 31	11,134 95	J. M. Robinson & Sons, National Bond Co.
	Pacific Great Eastern Ry. Co., 4½ p.c., 1942 (G'teed by B.C.)..	486 66	403 27	W. J. O'Hara & Co.
	Penmans, Ltd., 5 p.c., 1926.....	38,500 00	35,391 25	National Bond Co., W. Graham Browne & Co., Wood, Gundy & Co.
	Price Bros. & Co., 5 p.c., 1940..	88,573 32	75,291 61	Truax, Higgins Co., & Royal Securities Corp'n.
	Quebec, P.Q., Catholic Sch. Com., 4½ p.c., 1947.....	50,000 00	43,191 67	Dominion Securities.
	Rio de Janiero Tramway, Light & Power Co., 5 p.c., 1935.....	268,700 00	252,189 40	W. J. O'Hara & Co., Buckmaster & Moore.
	Riordon Pulp & Paper Co., 6 p.c., 1942.....	9,600 00	10,265 84	Buckmaster & Moore.
	St. John & Quebec Ry., 4 p.c., 1962 (G'teed by N.B.)..	43,799 99	30,681 39	W. J. O'Hara & Co.
	Sao Paulo Tramway, Light & Power Co., 5 p.c., 1929.....	125,000 00	114,805 48	National Bond Co., J. M. Robinson & Sons, W. J. O'Hara & Co.
	Sao Paulo Electric Co., 5 p.c., 1962.....	80,397 50	66,247 99	W. J. O'Hara & Co., Buckmaster & Moore.
	South Manchurian Ry., 4½ p.c., 1936 (G'teed by Japanese Govt.)	48,666 67	39,088 10	W. J. O'Hara & Co.
	Steel Co. of Canada, 6 p.c., 1940.	1,460 00	1,564 23	" "
	Tokyo, Japan, City of, 5 p.c., 1952.....	24,333 33	21,171 88	" "
	Tokyo, Japan, City of, 5½ p.c., 1954.....	69,720 00	62,678 28	Through Kanda Bank, Tokyo, Japan.
	West Kootenay Power & Light Co., 6 p.c., 1940.....	24,333 33	23,603 33	United Financial Corp'n.
	Whalen Pulp & Paper Mills Co., Ltd., 6 p.c., 1921/34.....	200,000 00	176,000 00	Royal Securities Corp'n.
	Whalen Pulp & Paper Mills Co., Ltd., 6 p.c., 1921/34.....	147,000 00	126,684 60	Received in exchange for like amount of bonds due 1930/31 from Royal Securities Corp'n.
	Wichita Railroad & Light Co., 5 p.c., 1932.....	300,000 00	255,000 00	Illinois Traction Co.
	Yokahama, Japan, City of, 5 p.c., 1924/54.....	24,333 33	20,289 38	W. J. O'Hara & Co.
	Victoria, B.C., 4 p.c. bonds, 1962.....		3 65	Commission paid on bonds purchased May, 1919.
	Town of Canora.....	187 42	168 67	Coupons deposited for collection in 1918 but returned unpaid.
	Baie St. Paul, P.Q.....	8 29	8 29	Interest added to principal.
	Accumulation of book values towards par..		31,511 51	
		13,159,848 75	9,082,441 70	

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—Continued.

BONDS AND DEBENTURES PURCHASED—Concluded.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts	\$ cts.	
Travellers Life.....	Dom. of Canada, 5½ p.c., 1934. .	200,000 00	200,000 00	Dom. Govt.
		300 00	300 00	S. Burbrier.
	Municipal Debs., 4½ p.c.....	1,946 66	1,560 85	Greenshields & Co.
	" " 5 p.c.....	2,433 33	2,117 00	" "
	School Com. Debs., 4 p.c., 1942.....	10,000 00	7,700 00	" "
	" " 6 p.c., 1921	10,000 00	9,987 50	F. H. Marley & Co.
	Accumulation of book values towards par.....		235 69	
		224,679 99	221,901 04	
Western Life.....	Dom. of Canada, 5½ p.c., 1934.....	35,000 00	14,000 00	Dom. Govt.
	" " 5½ p.c., 1937.....	50 00	50 00	Policyholder.
	Municipal Debs., 4½ p.c.....	11,193 32	9,156 13	W. Ross Alger & Co.
	" " 5 p.c.....	2,920 00	2,511 63	" "
	Accumulation of book values towards par.....		1,152 15	
		49,163 32	26,869 91	
Woodmen.....	Dominion of Canada, 5½ p.c., 1934	30,000 00	30,000 00	Dom. Govt.
	Municipal Debs., 4½ p.c.....	4,866 66	3,934 91	United Financial Corp'n.
	" " 5 p.c.....	15 000 00	13,105 45	C. H. Burgess & Co.
	Accumulation of book values towards par.....		703 10	
		49,866 66	47,748 46	

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—Continued.

STOCKS PURCHASED.

Company.	Description of Stocks.	Dividend paid in			Par value.	Price paid.	From or through whom purchased.
		1916	1917	1918			
					\$ cts.	\$ cts.	
Confederation Life.....	Bank of Hamilton.....	12	12	12	7,600 00	7,980 00	Allotted by B. of Hamilton.
					7,600 00	7,980 00	
Great-West Life.....	Bell Telephone Co. of Canada (Common) (Balance paid in full)	8	8	8	2,500 00	1,250 00	Allotted by Bell Tel. Co. of Canada.
					2,500 00	1,250 00	
Sun Life.....	Preferred—						
	Bloomington, Decatur & Champaign R.R.....	6	6	6	256,200 00	223,692 00	Illinois Traction Co.
	Bloomington & Normal Ry. & Lt. Co.	6	6	6	80,000 00	68,800 00	" "
	Canada Cement Co.....	7	7	7	101,600 00	101,797 59	O'Brien & Williams, Kingstone & Mackenzie, W. J. O'Hara, Buckmaster & Moore.
	Can. Cons. Rubber Co.	7	7	7	3,000 00	2,904 82	Royal Sec. Corp.
	Can. Gen. Elec. Co.....	7	7	7	9,300 00	9,963 96	W. J. O'Hara & Co.
	Can. Cottons, Ltd.....	6	6	6	6,500 00	5,391 15	O'Brien & Williams.
	Dom. Coal Co..	7	7	7	14,300 00	13,975 47	Kingstone & Mackenzie, F. Nash & Co.
	Dom. Glass Co.	7	7	7	111,600 00	105,846 27	O'Brien & Williams, Greenshields & Co., United Financial Corp W. J. O'Hara & Co.
	Dom. Iron & Steel Co.....	7	7	7	5,000 00	4,906 75	F. Nash & Co.
	Dom. Textile Co.....	7	7	7	28,400 00	29,829 34	A. Paterson & Co.
	Galesburg Rly., Lt. & Pr....	6	6	6	175,000 00	164,500 00	Ill. Traction Co.
	Illinois Traction Co.	6	6	6	4,600 00	3,119 10	McCuaig Bros. & Co.
	Illinois Central Traction Co.			6	245,000 00	210,700 00	Ill. Traction Co.
	International Milling Co.....	7	7	7	31,500 00	29,924 52	Nesbitt, Thomson Co., O'Brien & Williams, H.C. Scott & Co.
	Jacksonville Rly. & L. Co...			6	92,000 00	86,480 00	Ill. Traction Co.
	Jefferson City Lt., Ht. & Pr. Co.....			6	3,000 00	2,820 00	Ill. Traction Co.
	L. of the Woods Milling Co..	7	7	7	1,600 00	1,688 95	R. Moat & Co.
	Madison City Lt. & Pr.....		6	6	30,900 00	26,574 00	Ill. Traction Co.
	Maple Leaf Milling Co.....	7	7	7	17,000 00	18,011 29	Greenshields & Co.
	Mills County Pr. Co.....				20,000 00	17,200 00	Ill. Traction Co.
	Montreal Cottons Co.....	7	7	7	100,800 00	103,073 46	Alex. Paterson & Co., W. Graham Browne & Co.
	Ogilvie Flour Mills Co.....	7	7	7	3,500 00	3,729 59	R. Moat & Co.
	Omaha & Lincoln Ry. & Light Co..				37,000 00	31,820 00	Ill. Traction Co.
	Western Ry. & Lt. Co.....	6	6	6	10,900 00	6,520 40	Taylor & White, N.Y.
	Common—						
	Bell Telephone Co. of Canada.	8	8	8		1,800 00	Balance of Instalments.
	Northern Trusts Co.....	8	8	8	25,000 00	29,884 93	J. C. McDougall.
	Whalen Pulp & Paper Mills Co., Ltd.....				75,000 00		Received as commission on purchase of Whalen Pulp & Paper Co., Ltd., 6 p.c. Bonds.
	York Haven Water & Power Co.....				16,000 00		Written off in 1910 as valueless, now put into our contingent Securities Account.
					1,504,700 00	1,304,953 59	

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED.

Company.	Description of Securities.	Par value.	Value in Account	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Alliance Nationale.	Dom. of Canada Victory Loan, 5½ p.c., 1937..... School District debts.....	157,000 00	157,000 00 206 39	157,000 00	National City Co. Matured.
			157,206 39		
A.O.F.	Dom. of Can. Bonds, 5½ p. c., 1929 Municipal debts..... School District Debts..... Amortization of book values towards par.....	10,000 00 11,686 61 2,140 20	10,145 97 11,534 69 2,135 43 81 11		Harris, Forbes & Co. Matured. "
		23,826 81	23,900 20		
Artisans La Société des	Municipal debts..... Amortization of book values towards par.....	1,537 12	1,556 61 29 61		Matured.
		1,537 12	1,586 22		
Canada Life.	Dom. of Canada Treasury Bills, 5½ p.c..... United Kingdom of Gt. Britain and Ireland, 5½ p.c., 1921 Government Municipal debts..... "..... Rural Tel. debts School Dist. debts. "..... Ottawa Electric Ry., 4 p.c Toronto Street Ry., 4½ p.c Hamilton Street Ry., 4½ p.c. Provincial Light, Heat & Power Co., 5 p.c..... Dominion Realty Co..... Western Canada Flour Mills, 6 p.c City of Prince Albert Town of Scott..... Town of Battleford..... Prince Albert Sch. Dist..... Amortization of book values towards par.....	200,000 00 75,000 00 61,320 00 5,000 00 223,023 90 11,750 21 9,000 00 12,653 32 3,000 00 1,000 00 25,000 00	200,000 00 74,512 50 1,110 55 59,757 79 76,530 89 3,984 20 27,673 81 11,776 26 9,000 00 12,834 33 3,020 94 1,000 00 49,591 14 25,000 00	200,000 00 78,274 50 59,757 79 223,023 90 11,750 21 9,000 00 12,653 32 3,020 94 1,050 00	Conversion 6th War Loan. Dom. Securities. Matured. Dom. Securities. Matured. Revision of Security. Matured. "..... Revision of Security. Redeemed. "..... "..... "..... Matured. Dom. Securities. Written down. "..... "..... ".....
			872,101 03		
	Stocks— Bank of Commerce..... Dominion Bank..... Bank of Hamilton..... Imperial Bank..... Standard..... Bank of Toronto..... Consumers Gas Co.....	23,300 00 75,500 00 50,200 00 21,700 00 3,300 00 18,600 00 14,100 00	32,809 66 150,114 36 69,695 56 35,816 69 3,505 95 29,530 36 20,989 45	46,491 42 155,039 27 92,377 46 43,321 41 6,932 09 36,340 27 21,336 67	A. E. Ames & Co. " " " " " "
		206,700 00	342,462 03	401,838 59	
Capital Life.	Dom. of Canada Victory Loan, 5½ p.c..... United Kingdom of Gt. Britain and Ireland, 5½ p.c., 1929.. Prov. of Ont., 5½ p.c., 1929..... Municipal debts..... "..... School Dist. debts..... Hydro Electric Commission.... Amortization of book values towards par.....	111,000 00 40,000 00 100,000 00 5,000 00 1,027 04 240 00 50,000 00	110,670 04 40,212 88 97,500 00 4,683 71 995 83 239 16 38,295 79	115,855 00 41,386 50 99,718 75 5,000 00	Wood, Gundy, & Co. " " " Matured " Wood, Gundy, & Co.
		307,267 04	292,608 04		

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
C.M.B.A.	Municipal debts.....	9,788 45	9,865 18		Matured.
	Amortization of book values towards par.....		49 37		
		9,788 45	9,914 55		
Commercial Life..	School Dist. deb.....	75 00	75 00		Matured.
		75 00	75 00		
Commercial Travellers	Municipal debts.....	2,121 45	2,121 45		Matured.
	Amortization of book values towards par.....		26 30		
		2,121 45	2,147 75		
Confederation Life.	Dom. of Canada 3rd War Loan	250,000 00	240,000 00	260,625 00	R. C. Blackwell & Co.
	" " " 4th "	100,000 00	96,000 00	104,250 00	
		1,050,000 00	1,050,000 00	1,086,750 00	Wood, Gundy & Co.
	Gov. of Ontario.....	825 98	825 98		
	Prov. of Manitoba, 1928.....	5,000 00	4,866 67		Matured.
	Municipal debts.....	93,186 21	88,948 41		J. L. Kerr.
	School Dist. debts.....	8,986 44	9,034 47		Matured.
	Dominion Realty Co., Ltd.....	4,406 46	4,406 46		"
		1,512,405 09	1,494,081 99		
Continental Life...	Dom. of Canada Victory Loan, 5½ p.c., 1937.....	100,000 00	98,744 10	106,384 49	Avern, Pardoe & Co.
	Dom. of Canada Victory Loan, 5½ p.c., 1929.....	50,000 00	50,364 02	50,586 94	
	Prov. of British Columbia 5 p.c., 1939.....	20,000 00	18,796 00	18,896 00	Wood, Gundy & Co.
	Municipal debts.....	5,918 75	5,669 55		
	London and Lake Erie Ry. & Transportation Co.....		13,200 00	13,200 00	Repayments.
	Amortization of book values towards par.....		1,079 45		
			187,853 12		
Crown Life...	Dom. of Canada Victory Loan, 5½ p.c., 1937.....	30,000 00	30,000 00	31,650 00	Dom. Securities.
	Municipal debts.....	586 22	490 74		
	School Dist. debts.....	3,287 30	3,326 39		Matured.
	Rural Telephone debts.....	221 27	218 08		
	London and Lake Erie Ry. & Transportation Co.....		3,410 00	3,410 00	Repayments.
	Amortization of book values towards par.....		196 57		
			37,641 78		
Dominion Life	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	50,000 00	50,000 00	52,000 00	C. H. Burgess & Co.
	" " 5½ p.c., 1933	50,000 00	50,000 00	52,000 00	
	" " 5½ p.c., 1923	50 00	50 00	50 00	W. A. Mackenzie & Co.
	Prov. of New Brunswick, 5½ p.c., 1929.....	50,000 00	49,060 00	50,626 13	
	Municipal debts.....	3,523 72	3,523 72		Wood, Gundy & Co.
	Canadian Realty Corp., Ltd., 6 p.c.	1,000 00	1,000 00		
	Amortization of book values towards par.....		70 33		Matured.
		154,573 72	153,704 05		
Excelsior Life..	Prov. of Ontario, 5½ p.c., 1929..	70,000 00	68,250 00	70,000 00	R. A. Daly & Co.
	" 5½ p.c., 1929..	25,000 00	24,375 00	25,000 00	
		95,000 00	92,625 00	95,000 00	R. C. Matthews & Co.

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts	\$ cts	\$ cts	
Great-West Life	Dom. of Canada Victory Loan.				
	" " 5½ p.c.	25,100 00	25,027 26	25,027 26	G.W.L. Victory Loan Club
	" " 5½ p.c.	650,000 00	650,000 00	676,087 50	W. Ross Alger & Co.
	" " 5½ p.c.	350,000 00	350,000 00	365,312 50	Baird & Botterell.
	" " 5½ p.c.	300,000 00	300,000 00	313,625 00	Clark & Martin.
	" " 5½ p.c.	200,000 00	200,000 00	209,000 00	Blue Ribbon Ltd.
	" " 5½ p.c.	9,000 00	9,000 00	9,405 00	Mrs. H. L. Maunsell.
	" " 5½ p.c.	9,000 00	9,000 00	9,405 00	Carruthers, Martin & Torrance.
	" " 5½ p.c.	100,000 00	100,000 00	105,500 00	Ed. Brown & Co.
	" " 5½ p.c.	400,000 00	400,000 00	415,242 50	Osler, Hammond & Nanton.
	" " 5½ p.c.	103,000 00	103,617 71	104,130 00	Northern Trust Co.
	Prov. of Manitoba	15,000 00	14,289 00		Matured.
	Municipal debts	22,876 76	22,489 67		"
	Rural Tel. debts	6,795 09	6,569 16		"
	School Dist. debts	17,154 65	17,446 43		"
	Edmonton, Dunvegan & B.C. Ry. Co., 4½ p.c.	75,000 00	60,261 75	63,075 00	Housser, Wood & Co.
	Dom. Realty Co., Ltd.	1,885 15	1,885 15		Matured.
	Can. Realty Corp.	4,000 00	4,000 00		"
	Stocks—				
	Royal Bank of Canada		8 50		Proportion of profit on sale of stock.
			2,273,594 63		
Imperial Life	Dom. of Canada Victory Loan, 5½ p.c., 1937	225,000 00	222,135 25	235,921 87	Dom. Securities.
	Dom. of Canada Victory Loan, 5½ p.c., 1923 and 1933	3,250 00	7,836 70	7,836 70	Imperial Life Staff.
	Municipal debts	35,395 66	38,499 79		Matured.
	School Dist. debts	150 00	139 90		"
	Amortization of book values towards par		2,659 40		
		263,795 66	271,272 04		
I.O.F.	Prov. of Alberta 4½ p.c., 1924	100,000 00	95,250 00	96,000 00	A. E. Ames & Co.
	" Manitoba, 5 p.c., 1920	65,000 00	64,687 50	65,975 00	"
	" Ontario, 4 p.c., 1941	90,000 00	80,742 82	83,673 00	"
	" Saskatchewan, 5 p.c., 1925	75,000 00	74,250 00	73,500 00	"
	" Ont. Annuities, 4 p.c.	293 81	293 81		Matured.
	Municipal debts	7,551 41	7,551 41		"
	"	25,000 00	21,842 58		Adjustment.
	School Dist. debts	301 86	257 88		Matured.
	Barcelona, Traction, Light and Power Co.	97,333 33	97,333 33	97,333 33	Exchange.
	Bay Cities Water Co.	80,000 00	13,791 44	51,041 51	V. L. Haehl.
	Brading Breweries, Ltd.	9,000 00	9,000 00		Matured.
	Canadian Realty Corp.	4,000 00	4,000 00		"
	Kenilworth & Co.	5,000 00	5,000 00		"
	Holmwood Realty Co.	15,000 00	15,000 00	15,000 00	Company.
	Linton Apartments Co.	13,000 00	13,000 00	13,000 00	"
	National Wood Products Co.	39,000 00	41,374 37	41,374 37	"
	A. R. Rogers Lumber Co.	11,000 00	11,000 00	11,000 00	"
	New York Ice Co.			203 43	"
			554,375 14		
London Life	Municipal debts	22,480 55	21,197 03		Matured.
	School Dist. debts	2,097 36	1,940 04		"
	Dominion Realty Co.	1,731 95	1,731 95		"
	Debentures (sundry)		12,461 60		Written down.
	Amortization of book values towards par		156 56		
			37,487 18		

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Manufacturers Life...	Dom. of Canada Victory Loan, 5½ p.c.	2,256,700 00	2,251,895 71	2,349,330 71	Kerr, Fleming & Co.
	Dom. of Canada Treasury Bills	2,500,000 00	2,500,000 00	.. .. .	Matured.
	Municipal debts.....	57,496 96	56,562 56	.. .. .	"
	School Dist. debts.....	73,987 19	74,473 87	.. .. .	"
	Rural Tel. debts.....	2,705 89	2,788 99	.. .. .	"
	Sundry debts.....	3,905 36	3,905 36	.. .. .	"
	Standard Bank Stock.....	50,631 50	49,288 60	50,567 23	Kerr, Fleming & Co.
	Bank of Commerce Stock.....	49,500 00	47,506 30	49,432 50	"
	Merchants Bank Stock.....	15,764 00	14,819 65	15,741 34	Kerr Fleming & Co.
	Bank of Nova Scotia Stock.	20,751 25	19,993 76	20,730 73	"
	Amortization of book values towards par.....		2,393 17	.. .. .
		5,031,442 15	5,023,627 97	.. .. .
Monarch Life...	Dom. of Canada Victory Bonds.		660 00	660 00	Staff.
	"		4,796 87	4,796 87	Conversion.
	Municipal debts		8,930 50	.. .. .	Matured.
	Amortization of book values towards par.....		31 92	.. .. .
			14,419 29	.. .. .
Mutual Life...	Prov. of Alberta, 4½ p.c., 1924..	50,000 00	49,272 79	49,272 79	Wood, Gundy & Co.
	" 5 p.c., 1922..	100,000 00	95,370 94	95,370 94	"
	" Sask., 4 p.c., 1923....	48,666 66	46,076 96	46,076 96	"
	Government Instalments.....	3,717 18	5,390 06	.. .. .	Matured.
	Municipal debts.....	71,757 31	71,216 64	.. .. .	"
	School Dist. debts.....	34,019 48	33,811 48	.. .. .	"
	"	25,000 00	24,884 05	25,000 00	F. H. Manley & Co.
	Rural Tel. debts.....	730 15	784 13	.. .. .	Matured.
	Dominion Realty Co.....	5,688 43	5,688 43	.. .. .	"
	City of Prince Albert, 4½ p.c.....	46,723 40	42,577 03	.. .. .	Readjustment.
			10,842 57	.. .. .	Written down.
	Amortization of book values towards par.....		928 16	.. .. .
			386,843 24	.. .. .
National Life...	Dom. of Can. War Loan, 5½ p.c..	193,000 00	193,000 00	202,735 00	Cassells & Biggar.
	" 5½ p.c.	90,000 00	90,000 00	94,150 00	Deacon & Co.
	" 5½ p.c.	25,000 00	25,000 00	26,250 00	Canada Bond Corp.
	United Kingdom of Gt. Britain and Ireland, 5½ p.c.....	10,000 00	9,898 50	10,336 00	Cassells & Biggar.
	Prov. of Manitoba.....	3,406 66	2,716 81	2,721 92	Dom. Securities Corp.
	Municipal debts.....	5,000 00	4,940 50	4,989 50	W. A. MacKenzie & Co.
	"	10,436 00	10,237 80	10,362 96	United Financial Corp.
	"	15,000 00	14,293 80	14,605 00	R. C. Matthews & Co.
	"	65,231 29	64,437 76	.. .. .	Matured.
	School Dist. debts.....	2,231 66	2,265 07	.. .. .	"
	Amortization of book values towards par.....		410 45	.. .. .
		419,305 61	417,200 69	.. .. .
				
North American Life.	Municipal debts..	9,542 90	9,542 90	.. .. .	Matured.
	"	8,106 87	7,368 78	.. .. .	Exchanged.
	British Colonies Trans. Co.....	42,500 00	42,500 00	.. .. .	Matured.
	Toronto Ry. Co.....	3,000 00	3,000 00	.. .. .	"
	Provincial Light, Heat and Power Co.....	2,100 00	2,100 00	.. .. .	"
	Lake Commerce Ltd.....	9,000 00	9,000 00	.. .. .	"
	Montreal Trans. Co.....	22,500 00	22,500 00	.. .. .	"
	Hamilton St. Ry.....	2,000 00	2,000 00	2,000 00	Redeemed.
	Matthews Laing, Ltd.....	50,000 00	49,250 00	52,500 00	"
	Amortization of book values towards par.....		966 27	.. .. .
		148,749 77	148,227 95	.. .. .

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Northern Life.	Dom. of Canada Victory Loan, 5½ p.c. 1933.....	21,000 00	21,000 00	21,000 00	Emilius Jarvis & Co.
	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	20,000 00	20,000 00	20,000 00	A. E. Ames & Co.
	Municipal debts.....	6,239 76	6,082 29		Matured.
	School Dist., debts.....	112 72	128 46		"
	London & Lake Erie Trans. Co.,	10,340 00	10,340 00	10,340 00	Repayments.
	Abitibi Power & Paper Co	30,000 00	25,462 31	33 000 00	Royal Securities
	Amortization of book values towards par.....		3,501 69		
		87,692 48	86,514 75		
Royal Guardians	Anglo-French External Loan	10,000 00	9,387 50	9,731 25	Hanson & Ferguson
	Municipal debts.....	3,949 05	3,949 05		Matured.
	School Dist. debts.....	261 10	261 10		
		14,210 15	13,597 65		
Saskatchewan Life..	School Dist. debts	1,761 11	1,762 73		Matured.
		1,761 11	1,762 73		
La Sauvegarde Life	Municipal debts.....	414 70	414 70		Matured.
	Notre Dame Hospital Bonds, 6 p.c.....	10,000 00	10,000 00	10,000 00	Notre Dame Hospital.
	Montreal Light, Heat and Power Co., debts., 4 p.c.....	50,000 00	45,866 25	45,866 25	Hon. N. Peroteau. T. Bienvenu. G. N. Ducharme.
	Amortization of book values towards par.....		1 67		
		60,414 70	56,282 62		
Sovereign Life	Dom. of Canada Victory Bonds, 5½ p.c., 1933.....	4,000 00	4,000 00	4,120 00	F. W. Stewart & Co.
	Amortization of book values towards par.....		11 67		
		4,000 00	4,011 67	4,120 00	
Sovereign Life.	Anglo-French External Loan, 5 p.c., 1920.....	90,000 00	87,931 46	92,020 25	New York Stock Ex.
	Municipal debts.....	4,467 01	4,458 26		Matured.
	Amortization of book values towards par.....		94 48		
		94,467 01	92,484 20		
Sun Life.	Dom. of Can. Bonds, 3 p.c., 1933	17,520 00	11,977 02	12,658 20	W. J. O'Hara & Co.
	" 3½ p.c., 1934	49,153 33	37,808 58	39,299 44	"
	" 3½ p.c., 1909	48,666 66	48,076 92	48,666 66	Redeemed.
	" 4½ p.c., 1925	96,846 66	89,805 57	90,549 70	W. J. O'Hara & Co.
	Dom. of Can. Victory Loan, 5½ p.c., 1929.....	400,000 00	389,818 00	390,234 88	National City Co.
	Dom. of Can. Victory Loan, 5½ p.c., 1933.....	250,000 00	250,000 00	265,156 25	Wood, Gundy & Co.
	Govt. of Jamaica, 3½ p.c., 1949, and 4 p.c., 1934.....	58,886 67	43,473 33	46,432 42	W. J. O'Hara & Co.
	Govt. of Newfoundland, 3 p.c., 3½ p.c. and 4 p.c.....	190,286 65	133,224 66	136,184 14	"
	Govt. of Ontario, 4 p.c., 1926..	2,987,000 00	2,776,882 43	2,779,702 20	Morrow & Jellett. Emilius Jarvis & Co.
	Govt. of Ontario, 4 p.c., 1947..	53,533 33	44,475 87	41,130 48	W. J. O'Hara & Co.
	United Kingdom of Gt. Britain and Ireland, 5 p.c., 1929/1947.	486,666 65	452,511 92	450,866 97	Blackmaster & Moore J. S. Crooke & Co. W. J. O'Hara & Co.
	Colony of Ceylon, 3 p.c., 1940..	19,953 33	12,721 76	13,917 20	W. J. O'Hara & Co.
	Bournemouth, Eng., 3 p.c., 1933	2,433 00	1,722 84	1,862 74	"
	Cardiff, Eng., 3 p.c., 1954.....	8,760 00	4,976 37	5,376 44	"
	Lancaster, Eng., 3 p.c., 1955....	12,166 67	6,782 22	7,223 95	"
	Middlesex, Eng., 3 p.c., 1935....	4,866 67	3,346 16	3,601 33	"
	Surrey, Eng., 3 p.c., 1932.....	14,600 00	10,188 45	11,243 49	"
	Dorval, Que., 5 p.c., 1954.....	9,000 00	7,779 83	8,550 00	Town of Dorval.

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Concluded.*

Company.	Description of Securities.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Sun Life— <i>Con</i>	Banco Hipotecario de Chile, 6 p.c., 7 p.c., 8 p.c.....	6,270 00	7,372 41	6,270 00	Redeemed.
	Caya de Credito Hipotecario, 8 p.c.....	190 00	285 03	190 00	Redeemed.
	Kobe, Japan, 5 p.c., 1937, 6 p.c., 1926, 1933 and 1949.....	29,382 00	27,055 05	29,382 00	"
	Nagasaki, Japan, 5 p.c., 1935.....	2,739 00	2,384 76	2,739 00	"
	Yokohama, Japan, 6 p.c., 1928.....	348 60	338 83	348 60	"
	Barcelona, Tr. Lt. & Power Co., Power Co., 5 p.c., 1925.....	193,888 00	58,165 60	58,165 60	Exchanged for a like amount of income bonds.
	Bloomington & Normal Ry. & Light Co., 5 p.c., 1928.....	18,000 00	16,200 00	15,277 50	Ill. Trust & Savings Bank.
	Des Moines Electric Co., 5 p.c., 1933.....	40,000 00	34,352 55	35,964 00	Emery, Peck & Rockwood.
	Dom. Power & Trans. Co., 5 p.c., 1932.....	38,000 00	35,340 00	35,340 00	Nesbitt, Thomson & Co.
	Galesburg R., Lighting & Power Co., 5 p.c., 1934.....	16,500 00	13,804 66	13,887 88	A. C. Harbew.
	Whalen Pulp & Paper Co., 6 p.c., 1930/31.....	147,000 00	127,266 57	129,345 30	Royal Securities Corp.
	Youngstown & Suburban Ry. Co., 5 p.c., 1936.....	5,000 00	4,375 00	4,476 27	Samuel K. Phillips & Co.
	Sundry Municipal and School Districts Sinking Fund payments.....	16,607 23	15,987 26		Matured.
	Preferred Stocks Dominion Power & Transmission Co., 7 p.c.....	25,000 00	23,750 00	23,250 00	Nesbitt, Thomson & Co.
	Jacksonville Ry. & Light Co., 6 p.c.....	42,000 00	39,480 00	39,480 00	Surrendered to Ill. Traction Co. for like amt. of Bloomington, Decatur & Champaign R.R. Preferred stock.
	<i>Common Stock.</i> —				
	Dominion Textile Co., 8 p.c....	12,700 00	12,707 82	14,533 89	H. C. Scott & Co.
	Amortization of book values towards par.....		301 73		
		5,303,964 78	4,744,739 20		
Travellers Life	Anglo-French External Loan, 5 p.c., 1920.....	20,000 00	19,610 12	20,281 26	Greenshields & Co.
	Amortization of book values towards par.....		29 32		
		20,000 00	19,639 44	20,281 26	
Western Life.....	School Dist. deb	233 33	233 33		Repayment of principal.
		233 33	233 33		
Woodmen.....	Municipal debts.....	10,692 02	10,512 84		Matured.
	Amortization of book values towards par.....		696 00		
		10,692 02	11,208 84		

10 GEORGE ST., A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—Continued.

REAL ESTATE PURCHASED OR ACQUIRED.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts	
Alliance Nationale.....	Nos. 854 to 860 Ontario St., Maisonneuve (Montreal).....	6,413 96	Sheriff.
	Taxes or charges, etc., on real estate acquired during half year.....	2,466 00	
		8,899 96	
Canada Life	Lot 165 Blk. 4, in Hudson Bay Co. Reserve, Edmonton, Alta.....	5,025 11	Foreclosure
	Lot 179, Blk. 4, in Hudson Bay Co. Reserve, Edmonton, Alta.....	17,019 84	"
	Lot 139, Blk. 5, on East side of 6th St., Edmonton, Alta.....	6,028 91	"
	City Property:— Alberta.....	17,637 67	"
	Rural Properties:— Alberta.....	790 62	"
	Manitoba.....	1,877 94	"
	Saskatchewan.....	3,892 90	"
	Taxes or charges, etc., on real estate acquired....	51,904 50	
		104,177 49	
Confederation Life.....	Lot 25, Blk. 92, Parkdale S.D. of Edmonton, as shown on Plan of S.D. of Part River Lot 22 of Edmonton Settlement Lettered "L," Lee Street, Parkdale, Edmonton, Alta., 33 x 120 feet.....	5,260 76	Conveyance.
	City Property:— Saskatchewan.....	4,882 64	"
	Rural Property:— Manitoba.....	2,005 43	Power of Sale.
	Taxes or charges, etc., on real estate acquired..	30,629 18	
		42,778 01	
Continental Life.....	Rural Properties:— Saskatchewan.....	5,454 08	Foreclosure.
	Amount written up to sale price real estate..	321 09	
	Taxes or charges, etc., on real estate acquired....	144 93	
		5,920 10	
Crown Life	Lot 1, Blk. 62 Sub.-Div. of Lot 302, Vancouver	7,437 58	Chas. Edwards.
	Lot 29 in Sub. A, Blk. 144 H, Dist. Lot 264 A, Vancouver.....	9,384 76	C. L. Thompson.
	Rural Properties:— Alberta.....	4,193 55	Foreclosure.
	Saskatchewan.....	3,909 74	"
	Taxes or charges, etc., on real estate acquired....	18,211 69	
		43,137 32	
Dominion Life.....	Lots 23-26, Blk. F.R.L. 79, Plan L., Prince Albert, Sask.....	5,042 67	S. & W. R. McLeod.
	Head Office, Lot 3, east of Albert St., Waterloo, Ont.....	5,000 00	Mutual Life Ass. Co.
	Lots 22-23-24, Blk. 13, Plan 261, "L," Calgary, Alta.....	7,835 92	W. J. Mills.
	City Properties:— Alberta.....	9,565 46	Foreclosure.
	Manitoba.....	10,593 99	"
	Saskatchewan.....	6,906 67	"
	Repairs made on Real Estate ..	2,421 86	
		47,366 57	
Excelsior Life	Rural Property:— Saskatchewan.....	938 96	"
	Expended on Construction of H.O. Building.....	1,107 74	
	Taxes or charges, etc., on real estate acquired..	2,939 54	
		4,986 24	

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*REAL ESTATE PURCHASED OR ACQUIRED.—*Continued.*

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Great-West Life.....	Lots 3 to 16 (incl.) Blk. 20, R.L. 73, Plan R. 2, Prince Albert, Sask.....	16,208 90	Foreclosure.
	Lots 16-18 (incl.) Blk. 6, Plan T. 286, Melville...	10,947 54	"
	Lots 19 and 20, Blk. 80, Plan C. 1, Calgary.....	12,292 74	"
	Pt. Lot 36 & Lots 37 & 38, Blk. 60, Pt. Sec. 23, Pl. 2, Brandon.....	15,113 28	"
	W. 37½ ft. of E. 75 ft. Lots 68 & 69, except S. 10 ft. Lot 69, Blk. 14, H.&B.R. Pl.B., Edmonton.	5,304 10	"
	Lots 19 to 21, Blk. L., R.L. 77, Pl. B., P. Albert..	7,000 00	Conveyance.
	City Properties:—		
	Alberta.....	2,733 94	Foreclosure.
	British Columbia.....	3,081 52	Conveyance.
	Rural Properties:—		
	Alberta.....	1,490 56	Foreclosure.
	".....	1,802 11	Cancelled Agreement.
	Saskatchewan.....	2,917 64	Foreclosure.
	".....	2,000 00	Conveyance.
	".....	1,321 04	Cancelled Agreement.
	Taxes or charges, etc., on real estate acquired....	27,498 96	
		109,712 33	
Imperial Life	S. ½ 28-7-3 W. 1 Manitoba.....	6,741 65	Foreclosure.
	Rural Properties:—		
	Alberta.....	5,974 21	"
	Taxes or charges, etc., on real estate acquired....	1,768 27	
		14,484 13	
I.O.F.....	Lopez Sanatorium, California.	4,500 00	Additional.
	Orphans' Home, Oakville, Ont.....	3,456 43	"
		7,956 43	
London Life.....	Taxes or charges, etc., on real estate acquired....	1,001 46	
		1,001 46	
Manufacturers Life.....	City Property:—		
	Alberta.....	3,466 54	Foreclosure.
	Rural Property:—		
	Saskatchewan.....	1,235 29	"
	Taxes or charges, etc., on real estate acquired ...	857 33	
		5,559 16	
Monarch Life.....	Profits on sales.....	419 45	
	Taxes or charges, etc., on real estate acquired....	656 18	
		1,075 63	
Mutual Life.....	J. St. C. Blackett, No. 11,814, 100th Ave., Edmon- ton, Alta...	18,621 78	Foreclosure.
	E. Major, Nos. 33-35-37 St. Catherine St., & No. 314 Clarke St., Montreal, Que.....	90,000 00	"
	W. Dutkawski, Cor. 10th Ave. & Ottawa St., Regina, Sask.....	5,388 11	"
	Rural Properties:—		
	Manitoba.....	4,192 42	"
	Saskatchewan.....	4,500 00	"
	Expenditure re addition being built to Head Office.....	28,870 76	
	Taxes or charges, etc., on real estate acquired....	15,338 76	
		166,911 83	
North American Life.....	Rural Property:—		
	Saskatchewan.....	1,426 92	Foreclosure.
	Taxes, or charges, etc., on real estate acquired...	939 69	
		2,366 61	

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*REAL ESTATE PURCHASED OR ACQUIRED—*Concluded.*

Company.	Description of Property.	Price paid or value at which transferred real estate account.	From whom purchased.
		\$ cts.	
Northern Life	Lot 22, W.S. Lansdowne Ave., plan 45. City Property:— Ontario	25,000 00	Cancelled Agreement
		6,077 12	Foreclosure
		29,677 12	
Saskatchewan Life	Rural Property:— Saskatchewan	1,600 47	Foreclosure
		1,600 47	
La Sauvegarde Life.....	Improvements.....	1,137 54	
		1,137 54	
Sun Life	E. J. Deacon Pty. E. $\frac{1}{4}$ 34 & N.E. $\frac{1}{4}$ 27; W. $\frac{1}{4}$ of N.W. $\frac{1}{4}$ of S.W. $\frac{1}{4}$ 35; Tp. 9, Map 936. Mun. Pitt Meadows Dist., New Westminster, Lots 6 & 9, Blk. 15, Subdiv. A, Dist. Lot 182, Map 533, Vancouver City.....	47,941 80	Foreclosure.
	Head Office Building, Cor. Dorchester & Metcalfe Sts., Montreal.....	20,473 40	Additions to Bldg. & Equipment.
	Knox Church Pty., Cor. Dorchester & Mansfield Sts., Montreal (Trustees Knox Church).....	5,000 00	Part Purchase Price.
	Tracy Pty., Lots 7-8-9-10, Blk. 21, Sub. 541, Dist. New Westminster.	88,318 71	Foreclosure.
	Town and City Properties:—		
	British Columbia.....	2,051 37	"
	Manitoba.....	4,460 27	"
	Quebec.....	3,135 81	"
	".....	48 75	Agreement Cancelled.
	Rural Properties:—		
	Saskatchewan.....	3,583 96	Foreclosure.
	Taxes or charges, etc., on real estate acquired....	1,797 34	
		176,811 50	

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*

REAL ESTATE SOLD.

Company.	Description of Property.	Price paid or value at which trans- ferred to real estate account.	Value in Account.	Price received.	To whom sold.
		\$ cts	\$ cts	\$ cts.	
Alliance Nationale.	Corner Church & Bannantyne Sts., Verdun.....			8,000 00	H. L. Holstein.
	Pacific Ave. Verdun, No. 102 to 110			4,000 00	" "
	Revenue derived from real estate and credited to account.....			90 00	
				12,090 00	
Canada Life...	Lots 23 & 24, Blk. 9, River Lot 14, Plan D, Cor. of Kimstino Ave & Boyle St., Edmonton.....	9,980 63	10,980 87	9,000 00	W. Lewis.
	City Properties:—				
	Alberta.....	1,259 80	1,069 12	1,069 12	Sale.
	Ontario.....	3,437 63	1,922 19	1,922 19	"
	Rural Properties:—				
	Alberta.....	1,273 40	1,147 88	1,400 00	"
	Manitoba.....	968 55	999 48	1,600 00	"
	Saskatchewan..	15,940 35	16,573 10	23,820 67	"
	Revenue derived from real estate and credited to account.....			19,929 49	
		32,860 41	32,692 64	58,741 47	
Confederation Life.	S. $\frac{1}{2}$ & N.E. $\frac{1}{4}$, Sec. 24, Tp. 16, Rge 13, W. 2 P.M. 480 Acres. Sask..	5,482 47	6,055 17	9,600 00	Geo. Jas. Hicker.
	N. $\frac{1}{2}$ Lot. 4, & N. $\frac{1}{2}$ Lot. 5, Con. 9, East Whitby Tp., Ont., 200 acres more or less.....	6,508 54	3,704 08	4,000 00	Chas. Ed. Brown
	City Properties:—				
	British Columbia.	1,262 89	1,413 29	1,600 00	Sale.
	Saskatchewan.....	7,065 36	7,148 61	8,500 00	"
	Rural Properties:—				
	Manitoba.....	6,761 86	6,483 23	6,205 43	"
	Revenue derived from real estate and credited to account.....		8,646 84		
		27,081 12	33,451 22	29,905 43	
Continental Life...	Rural Properties:—				
	Alberta		20 72	20 72	Instalment of principal under agreement of sale.
	Saskatchewan..		259 48	259 48	Instalment of principal under agreement of sale.
	Amount written off ledger value of real estate.....		643 18		
	Revenue derived from real estate and credited to account.....		75 00		
			1,003 38		
Crown Life. . .	City Properties:—				
	Alberta.....	7,489 45	7,489 45	7,100 00	Sale.
	Ontario.....	343 33	343 33	400 00	"
	Saskatchewan.....	852 85	852 85	750 00	"
	Rural Properties:—				
	Alberta.....	4,212 64	4,212 64	4,540 00	Sale.
	Revenue derived from real estate and credited to account.....		33,535 58		
		12,898 27	46,433 85	12,790 00	
Dominion Life..	W. 66 ft., Lots 378 & 9, Plan 171, St John, Winnipeg, Man.....	11,633 58	12,265 53	12,000 00	Hyalmar Gislason
	N. 43 $\frac{1}{2}$ ft., Lot 30, Blk. 412, Plan Old 33, Regina, Sask.....	13,497 84	13,497 84	13,497 84	Dr. W. W. Boucher.
	Lot 10, Blk. 191 Old Plan 96, Moose Jaw, Sask.....	26,423 00	26,613 00	26,028 00	R. A. Beaman.
	E. 50 ft. Lot 37, Blk. 306, Pl. Old 33, Regina, Sask.....	17,262 78	17,262 78	17,262 78	Royal Bank.
	Lots 474 & 475, Part Lot 39, St. John Plan 28, Winnipeg.....	5,997 21	7,126 18	6,893 53	Nadia C. Taubman.

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ending December 31, 1919—Continued.

REAL ESTATE SOLD—Continued.

Company.	Description of Property.	Price paid or value at which transferred real estate account.	Value in account.	Price received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Dominion Life—Con.	City Properties:—				
	Alberta.....	16,445 90	16,677 30	18,325 00	Sale.
	Manitoba.....	3,791 00	3,806 25	3,279 88	"
	Ontario.....	3,082 61	2,017 10	2,410 31	"
	Saskatchewan.....	13,778 91	14,440 13	19,400 00	"
	Refund on Repairs.....		8 54		
			113,714 65		
Excelsior Life.....	City Properties:—				
	Alberta.....	8,085 28	8,295 39	8,500 00	Sale.
	Ontario.....	1,592 75	1,814 16	1,800 00	"
	Rural Properties:—				
	Manitoba.....	1,039 90	1,200 75	1,200 00	"
	Saskatchewan.....	938 96	1,008 40	1,600 00	"
	Revenue derived from real estate and credited to account.....		2,651 88		
		11,656 89	14,970 58	13,100 00	
Great-West Life...	Lots 18 & 19, Blk. 15, Subd. N. ½ 20-13-19 W. Pl. A, Rapid City, Man.....	4,971 45	6,149 79	5,600 00	G. M. Greig.
	N.W. 19-33-6 W. 3., Sask.....	1,280 00	734 81		
	Lots D & E. Pl. G. 339, Saskatoon.....	33,162 09	32,177 15		
	Lot 10, Blk. 145, Pl. O, 2, Saskatoon.....	6,763 14	6,833 77	40,000 00	F. V. Nisbet.
	Lots 1-6 (incl.) Sub. Pt. R.L. 69, Pl. T.I. Prince Albert, Sask.....	1,283 64			
	Lots 3 to 16 (incl.) Blk. 20, Sub. RL 73, Pl. R. 2, Prince Albert, Sask.....	16,208 90	15,923 82	16,000 00	J. A. Stewart.
	Lots 1274 & 1275, Pt. Lot 39, St. John Pl. 28, Winnipeg, Man.....	6,397 11	6,389 92	6,600 00	R. Adilman.
	Lots 16-18 (incl.) Blk. 6, Plan T. 286, Melville, Sask.....	10,947 54	10,256 86	12,500 00	Julius Lots.
	Lots 37/8, Pt. Lot 36, Blk. 60, Sec. 23, Plan 2, Brandon.....	15,113 28	15,219 83	16,000 00	H. C. Willis & E. D. Weaver.
	W. 37½ ft. of E. 75 ft. Lots 68 & 69, Blk. 14, H. B. R. Pl. B. Edm. Expt. S. 10ft. Lot 69.....	5,304 10	5,375 05	5,500 00	Grieve, McClory, Ltd.
	Lots 19 to 21, Blk. L.R.L. 77, Pl. B. Prince Albert.....	7,000 00	7,000 00	7,000 00	G. A. Braithwaite.
	City Properties:—				
	Alberta.....	16,358 65	16,990 33	19,900 00	Sale.
	British Columbia.....	5,814 72	5,645 77	6,200 00	"
	Manitoba.....	2,285 88	2,150 78	2,750 00	"
	Rural Properties:—				
	Manitoba.....	2,600 00	2,600 00	2,600 00	"
	Saskatchewan.....	6,773 98	7,270 44	6,300 00	"
	Revenue derived from real estate and credited to account.....		19,792 64		
		142,264 48	160,510 96	146,950 00	
Imperial Life.....	S. ½ 28-7-3 W1, Man.....	6,741 65	6,741 65	8,000 00	R. H. B. North.
	Rural Properties:—				
	Alberta.....	3,764 23	3,875 19	5,100 00	Sale.
	Revenue derived from real estate and credited to account.....		49 75		
		10,505 88	10,666 59	13,100 00	
I. O. F.....	106 Grand Allee,—Quebec, Que...	15,000 00	15,000 00	15,000 00	J. Arthur La Rue.
		15,000 00	15,000 00	15,000 00	
London Life.....	Lots 64, 65, 72, 73, 138 & 139 on E side Scotia St., D. G. S., 4 Kil-donan, Plan 1093, City of Winnipeg, Man...	5,117 35	4,995 10	6,800 00	Percy B. Alderson.
	Rural Properties:—				
	Ontario.....	3,064 86	3,116 23	4,000 00	Sale.
	Saskatchewan.....	5,548 08	5,294 32	7,800 00	"

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued*.REAL ESTATE SOLD—*Continued*.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	Value in Account	Price received.	From whom sold.
		\$ cts	\$ cts.	\$ cts.	
London Life— <i>Con.</i>	Revenue derived from real estate and credited to account (includ- ing payments on option agree- ments.).....		1,039 40	.....
		13,730 30	14,445 05	18,600 00	
Manufacturers Life...	Cocoa Plantation, Trinidad.....	8,962 98	8,000 00	8,000 00	James Y. Harper.
	Rural Properties:—				
	Alberta.....	864 30	947 18	1,600 00	Sale.
	Manitoba.....	1,554 26	1,554 26	3,000 00	"
	Saskatchewan.....	2,762 72	2,514 64	2,900 00	"
	Revenue derived from real estate and credited to account.....		1,170 30	.....
		14,144 26	14,186 38	15,500 00	
Monarch Life.....	Rural Properties:—				
	Saskatchewan.....	3,704 66	3,885 11	4,150 00	Sale.
	Losses.....			117 64	
	Revenue derived from real estate and credited to account.....			319 34	
				4,586 98	
Mutual Life.....	W. Dutkowski Cor. 10th Ave. and Ottawa Sts., Regina, Sask.....	5,388 11	5,388 11	6,000 00	C. P. Vincent.
	City Properties:—				
	British Columbia.....	3,585 17	2,904 65	2,904 65	Sale.
	Ontario.....	3,755 55	4,153 57	4,200 00	"
	Rural Property:—				
	Manitoba.....	4,192 42	4,192 42	6,400 00	"
	Store & Dwelling Albert St., Water- loo, Ont.....		5,000 00	5,000 00	Dom. Life Assur. Co.
	Revenue derived from real estate and credited to account.....		4,082 03	.....
			25,720 78	24,504 65	
North American Life.....	7 Alexander St., Vancouver, B.C.	34,607 28	35,026 97	41,500 00	Edith A. Martin.
	City Property:—				
	Alberta.....	4,288 21	4,808 21	4,800 00	Sale.
		38,895 49	39,835 18	46,300 00	
Northern Life.....	Pts. lots 19 & 20, W. S. Major St., plan M, 21 Toronto.....	6,250 00	6,250 00	4,500 00	Sarah Merker.
	Bl. B. Plan 1211 except S. 330 ft. throughout & S. 239 ft. lots 1-9- 40-41-8-48 & 49, Toronto.....	18,361 79	18,361 79	30,000 00	Oliver Masher.
	Lot 22 W. S. Lansdowne Ave., plan 453.....	24,000 00	24,000 00	24,000 00	S. T. Sutton.
	City Properties:—				
	Ontario.....	2,673 60	2,673 60	2,600 00	Sale.
	Rural Properties:—				
	Alberta.....	7,128 21	7,128 21	9,500 00	"
	Adjustment of expenses.....	812 50	812 50	812 50	
		59,226 10	59,226 10	71,412 50	
Saskatchewan Life...	Rural Property:—				
	Saskatchewan.....	1,600 47	1,600 47	1,800 00	Sale.
La Sauvegarde Life..	Adjustment.....		337 94	.....
Security Life.....	124 Delaware Ave., Toronto.....	3,840 37	3,840 37	4,198 40	Robert Gray.
		3,840 37	3,840 37	4,198 40	

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—Continued.

REAL ESTATE SOLD—Concluded.

Company.	Description of Property.	Price paid or value at which transferred to real estate account	Value in Account.	Price received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Sun Life..	Brunetti Pty. 5, Cote St. Luc Road, Hampstead, Que.....	14,427 24	17,563 05	17,500 00	John Grieve.
	Lima Bldg. Coy's Bldg., Lima, Peru.....		73,000 00	73,000 00	Transferred to Special Deposits.
	H. E. Ross Pty., Parts Lots 2 & 17 Blk. A, River, Lot 77 Prince Albert, Sask.....	7,548 10	7,799 90	7,400 00	Standard Hide & Fur Co.
	Weart Pty. Bl. 18 of Lot 153, Group 1 Map, 783 Burnaby Mun., New Westminster Dt..	10,000 00	10,035 45	10,250 00	Dr. Shewan,
	City Properties:—				
	British Columbia.....	3,000 00	3,000 00	3,000 00	Sale.
	Manitoba.....	4,265 27	4,460 27	4,507 80	"
	Rural Properties:—				
	Alberta.....	1,008 45	1,008 45	1,000 00	"
	British Columbia.....	3,335 25	3,336 25	4,000 00	"
	Saskatchewan.....	6,556 95	6,716 95	7,816 69	"
	Charges Refunded.....			17,894 29	
			126,920 32	146,368 78	

Company	To whom made.	Time	Rate.	Amount.	Description of Collateral	Par value	Market value.
				\$ cts		\$ cts.	\$ cts
Canada Life	Canada Life Assur. Co. Staff	10 mo.	5½	11,850 00	Dom. of Canada Victory Loan, 5½ p.c.	11,850 00	14,850 00
I.O.F.	H. H. Beck	Call.	6	73,300 00	733 Shares Union Trust Co. Stock	73,300 00	102,620 00
	York Securities Co.	Sept. 30, 1920.	6	41,500 00	" "	41,500 00	58,100 00
	Union Trust Co	June 30, 1920-1935			Dryden Pulp & Paper Co., 7 p.c. Stock	23,716 80	7,124 80
					Dom. of Can. War Loan, 5½ p.c., 1933	50,000 00	52,437 50
					Newfoundland War Loan, 5½ p.c., 1939	20,000 00	20,489 60
					Prov. of Saskatchewan, 5½ p.c., 1934	24,333 33	24,211 67
					Niagara Land & Fruit Co., 6 p.c., 1919	65,000 00	60,725 00
					Prov. of Quebec, 4½ p.c., 1946	30,000 00	25,698 00
				114,800 00		327,850 13	351,406 57
Manufacturers Life	W. A. Bain ...	Call.	5½	400 00	Dom. of Can. Victory Loan, 1933.	200 00	212 00
	Kerr, Fleming & Co.,	"	5½	428,040 00	" " 1937	200 00	209 25
	Head Office Victory Loan		5½	29,550 00	" " 1933	264,000 00	273,040 00
					" " 1937	168,000 00	176,190 00
					Dom. of Can War Loan, 1934.	28,900 00	28,900 00
					" " 1937.	800 00	826 00
				457,990 00		462,100 00	479,377 25
Monarch Life.	Staff...	12 mo.		1,869 92	Victory Bonds.	6,100 00	2,320 18
La Sauvegarde Life.	D. Daoust..	30 yrs.	6	25,000 00	5 Ins. pols., 30 yrs. Ind \$5,000 each.	25,000 00	
Travellers Life.	Employees of Co.,		5½	3,365 86	Dom. of Can. 5½ p.c. Bonds.	3,350 00	3,350 00

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*

COLLATERAL LOANS REPAYED.

Company.	By whom paid.	Amount repaid.	Description of collateral released.	Par value.	Market value.
		\$ cts.		\$ cts.	\$ cts.
Canada Life.....	Canada Life Assur. Staff..	8,292 70	Dom. of Can. Victory Loan, 5½p.c.	12,300 00	12,300 00
	W. G. Morrow.....	96,000 00	Robt. Simpson Co., Ltd., Preferred Stock	190,000 00	155,800 00
	J. Kerr Fiskien..	5,000 00	Bank of Hamilton Stock	1,000 00	1,850 00
			Consumers' Gas Co.....	1,000 00	1,500 00
			Imperial Bank of Canada.....	1,400 00	2,758 00
	Alex. Gillespie	6,502 00	Imperial Bank of Canada	2,100 00	4,137 00
			Bank of Commerce	900 00	1,759 50
			Hamilton Provident Loan.....	2,600 00	3,510 00
			Standard Bank	500 00	1,047 50
		115,794 70		211,800 00	184,692 00
Continental Life...	John Watson.....	13 25	None...		
I. O. F	H. H. Beck.....	558 04	None		
	Du Vernet Syndicate.....	152,927 21	1523, Shares Union Trust Co. Stock.....	152,300 00	213,220 00
	Chas. Magee, Est.....	500 00	None		
	Union Trust Co.....	5,500 00	80 Shares Dryden Timber & Power Co.....	23,749 33	7,124 50
			Mortgages, etc., to balance		
			Red Deer, Sask...	117 29	117 29
			Wolseley, Sask.....	250 00	250 00
		159,485 25			
London Life.....	J. S. Lovell.....	2,700 00	35 fully paid up shares of Capital Stock of Ontario Loan & Debenture Co.....	1,750 00	2,800 00
			Bond No 4,902 of Greater Winnipeg Water District, 1922.....	1,000 00	947 00
		2,700 00		2,750 00	3,747 00
Manufacturers Life	Kerr, Fleming & Co.....	796,690 00	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	629,000 00	652,817 50
			Dom. of Canada Victory Loan, 5½ p.c., 1937.....	168,000 00	175,980 00
		38,300 00	Town of Cobourg	37,118 68	40,147 56
		30,000 00	Toronto & Hamilton Highway Bonds	30,000 00	30,000 00
		12,900 00	City of Berlin	13,569 36	13,705 05
	A. E. Ames & Co.	120,000 00	Prov. of Alberta	9,733 40	9,273 98
			Dom. of Canada Victory Loan, 1922	6,000 00	6,000 00
			Dom. of Canada Victory Loan, 1933	81,000 00	84,240 00
			Dom. of Canada Victory Loan, 1937	19,000 00	19,950 00
	Brouse, Mitchell & Co.....	13,800 00	100 shares Bank of Hamilton..	10,000 00	18,654 50
		5,200 00	31 " Royal Bank	3,100 00	6,639 00
		11,000 00	75 " Dominion Bank.....	7,500 00	15,431 25
	W. A. Bain.....	800 00	Dom. of Can. Victory Loan, 1933.	200 00	204 25
			" " " 1937	700 00	724 50
	Head Office Staff.....	21,912 32	" " " 1933	10,200 00	10,404 00
			" " " 1934.	10,000 00	10,000 00
		1,050,602 32		1,035,121 44	1,094,171 59
Monarch Life..	Staff.....	964 12	Victory Bonds	500 00	500 00
Northern Life.....	Thos. C. Knott, John Milne Trustee.....	8,000 00	320 Shares Dom. Savings' Investment Society...	16,000 00	12,800 00
Royal Guardians.	A. M. Hart	300 00	None released.		

SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1919—*Continued.*

COLLATERAL LOANS REPAYED—*Concluded.*

Company.	By whom paid.	Amount repaid.	Description of collateral released.	Par value.	Market value.
		\$ cts.		\$ cts.	\$ cts.
Sun Life	A. R. Bishop	8,937 50	25 shares C P R Stock	2,500 00	4,025 00
			43 shares Ottawa Light, Heat & Power Co. Com. Stock.....	4,300 00	3,440 00
			5 shares Illinois Traction Co Pref. Stock	500 00	350 00
			100 shares A. Macdonald Co. Com Stock	10,000 00	3,500 00
			26½ shares Western Pr. Co. Com Stock.....	2,666 67	
			10 shares Western Pr. Co. Pref Stock.....	1,000 00	350 00
			Canada Cement Co., 6 p.c., 1929..	1,000 00	1,010 00
			Canadian Cottons, Ltd., 5 p.c., 1940	1,000 00	830 00
			None released		
			\$29,800 Dom. of Canada Victory Bonds, 5½ pc., 1923 & 1933.....	14,500 00	14,500 00
		36,805 50		37,466 67	28,005 00
Travellers Life	Employees of Company.....	2,261 39	Dom. of Canada Victory Bonds.	9,000 00	9,000 00

MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance, December 31, 1919.
	\$ cts.	\$ cts.	\$ cts.
Alliance Nationale	27,933 46	72,952 86	2,649,990 89
Ancient Order of Foresters			
Les Artisans		1,929 41	706,114 57
Canada Life	1,387,082 68	1,079,403 64	21,153,623 13
Capital Life		4,000 00	66,500 00
C.M.B.A.			96,500 00
Commercial Life..	800 00		12,750 00
Commercial Travellers..	3,000 00	4,200 00	31,700 80
Confederation Life	258,666 90	384,665 87	5,173,009 01
Continental Life..	40,742 65	44,363 59	523,846 02
Crown Life	10,908 00	49,061 98	374,769 98
Dominion Life.	218,921 77	306,026 78	2,478,982 79
Excelsior Life.....	108,803 92	151,155 31	2,397,987 81
Great-West Life..	1,633,991 49	1,041,149 94	14,354,213 56
Imperial Life.....	172,959 43	271,985 22	4,866,958 16
I.O.F.	86,807 68	351,990 40	3,544,938 41
London Life.....	288,244 66	346,870 80	2,947,437 89
Manufacturers Life.	1,371,023 21	1,252,973 20	9,760,715 17
Monarch Life.	53,761 90	38,564 39	372,018 61
Mutual Life.....	774,299 78	773,986 88	13,831,222 33
National Life			4,249 17
North American Life..	234,630 29	274,378 97	4,356,495 76
Northern Life..	270,539 81	255,740 62	1,149,592 30
Royal Guardians.....	5,109 50		150,508 30
Saskatchewan Life.	8,126 11	13,739 83	71,748 20
La Sauvegarde Life.	52,222 22	1,200 00	112,570 73
Security Life.....	7,317 88	3,043 34	10,312 59
Sovereign Life.....	50,290 15	33,462 02	463,112 54
Sun Life.....	332,265 99	639,506 88	6,850,761 16
Travellers Life.....		1,000 00	51,200 00
Western Life.....		2,287 80	12,807 87
Woodmen ..	12,200 00	12,798 03	242,505 34
	7,410,649 48	7,412,437 76	98,819,143 09

DEPARTMENT OF INSURANCE

10 GEORGE V, A. 1920

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1918—*Concluded.*

POLICY LOANS.

Company.	Balance, June 30, 1919. of Policy.	Made, July 1 to December 31.	Repaid July 1 to December 31.				Total repaid.	Balance, Dec. 31, 1919.
			On Surrender of policy.	On Maturity by death.	On Maturity other than by death.	Prior to termination.		
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
A.O.F.	26,291 00	3,045 00	1,245 00	200 00	633 00		2,081 00	27,255 00
Canada.	9,360,264 91	699,500 27	198,051 69	113,297 18	72,547 77	386,551 57	770,448 21	9,289,316 97
Capital.	23,015 81	36,984 84	1,313 96			2,479 77	3,793 73	55,306 92
Commercial.	931 36	163 00	305 66			144 00	452 66	641 70
Confederation.	3,139,614 43	372,481 07	57,547 59	26,886 10	97,498 02	290,765 53	472,697 24	3,039,398 26
Continental.	307,686 96	43,573 64	7,307 77	450 90	6,188 21	15,007 02	29,253 90	322,006 70
Crown.	377,903 12	66,431 04	14,168 33	5,142 30	3,715 00	13,561 38	36,587 01	407,747 15
Dominion.	395,790 09	51,260 17	10,649 38	265 41	13,465 33	19,715 69	44,095 81	402,954 45
Excelsior.	441,526 84	† 73,594 63	2,757 76	699 86	17,843 74	16,538 10	37,749 46	477,372 01
Great-West.	3,018,600 32	486,711 95	141,148 00	7,576 95	27,692 10	124,516 75	300,933 80	3,804,378 47
Imperial.	1,922,312 56	268,328 55	66,435 41	9,363 43	34,317 69	70,488 04	180,604 57	2,010,036 54
London.	657,248 22	138,641 28	36,555 63	1,113 92	4,317 27	46,652 62	88,669 44	707,210 06
Manufacturers.	3,637,535 54	532,121 17	205,150 67	17,651 24	82,381 40	195,497 72	500,681 03	3,668,975 68
Monarch.	121,890 54	36,651 70	5,750 61	204 00		11,265 89	17,220 50	141,330 74
Mutual.	4,585,443 16	666,841 09	117,142 91	27,110 69	86,230 49	408,452 67	638,936 76	4,613,348 30
National.	407,785 23	218,663 27	8,149 23	249 08	537 00	187,506 83	196,442 14	430,006 36
North American.	2,314,658 70	198,556 29	75,593 75	11,227 65	67,426 25	122,461 21	276,708 86	2,236,506 13
Northern.	344,756 50	43,526 48	16,496 71	1,680 15	3,159 45	24,851 45	46,187 76	342,095 22
Saskatchewan.	6,003 97	12,592 36	240 00			6,461 59	6,704 59	11,891 74
Sauvegarde.	128,003 03	22,186 02	7,456 61		7,726 58	3,463 69	18,646 88	131,542 17
Security.	7,900 95	5,979 73	90 00			386 84	476 84	13,403 84
Sovereign.	174,333 84	26,141 23	13,439 15	79 50		16,870 86	30,389 51	170,085 56
Sun.	11,558,806 00	2,916,959 26	685,666 32	96,052 42	235,237 68	1,110,250 09	2,136,206 51	*12,331,528 95
Travellers.	32,664 57	13,160 10	489 00		1,495 89	3,786 99	5,771 88	40,052 79
Western.	16,491 04	6,284 88				4,685 10	4,685 10	18,090 82
	43,607,467 78	6,939,469 92	1,673,157 14	319,190 78	762,712 87	3,091,364 40	5,846,425 19	44,692,482 62

*Including reduction of \$8,929 89 due to changes in Currency rates.

†Including \$26,657 79 Capitalized Interest.

SESSIONAL PAPER No. 9

STATEMENTS made by Canadian Trustees of Foreign Companies showing the Movement of Securities held by them in trust for the respective Companies for the six months ended December 31, 1919. —

BONDS AND DEBENTURES RECEIVED.

Company.	Description of Securities.	Par value.	Market value.
		\$ cts.	\$ cts.
London and Scottish Assurance...	Dom. of Canada Victory Bonds, 5½ p.c., 1934.....	115,000 00	115,000 00
		115,000 00	115,000 00
Phoenix Assurance.....	Dom. of Canada Victory Loan, 5½ p.c., 1934.....	5,000 00	5,000 00
		5,000 00	5,000 00
Standard Life.....	Dom. of Canada War Loan, 5 p.c., 1925.....	4,000 00	3,960 00
	Municipal debts., 6 p.c.....	75,000 00	74,816 00
	Windsor Hotel Co., 4½ p.c.....	34,000 00	29,580 00
	Penmans, Ltd., 5 p.c.....	50,000 00	48,408 00
	Price Bros. & Co., 5 p.c.....	21,413 33	18,269 85
	P. Burns & Co., 6 p.c.....	25,000 00	25,000 00
	Canada Cement Co., 6 p.c.....	25,299 99	25,299 99
	Dominion Cottons, 6 p.c.....	25,000 00	25,000 00
Travelers Insurance.....	Dom. of Canada Victory Loan, 5½ p.c., 1937.....	259,713 32	248,133 84
		54,000 00	55,620 00
		54,000 00	55,620 00

BONDS, DEBENTURES AND STOCKS RELEASED.

		\$ cts.	\$ cts.
London and Scottish Assurance..	Prov. of British Columbia, 3½ p.c., 1937.....	30,000 00	
	Prov. of Quebec, 4½ p.c., 1946.....	50,000 00	
	Prov. of New Brunswick, 5½ p.c., 1934.....	25,000 00	
	“ “ “ 6 p.c., 1928.....	50,000 00	
	Province of Ontario, 6 p.c., 1928.....	50,000 00	
	Municipal debts., 3½ p.c.....	48,666 66	
	“ “ 4 p.c.....	114,000 00	
	“ “ 4½ p.c.....	25,000 00	
	“ “ 4½ p.c.....	105,787 21	
	“ “ 5 p.c.....	137,451 52	
	“ “ 6 p.c.....	29,289 21	
	School District debts., 4 p.c.....	50,000 00	
	“ “ 4½ p.c.....	80,000 00	
	“ “ 4½ p.c.....	15,000 00	
	“ “ 5 p.c.....	70,566 61	
	“ “ 5½ p.c.....	20,000 00	
	Pittsburgh, L. Erie & W. Virginia System, 4 p.c.....	9,000 00	
	Kansas City, Ft. Scott and Memphis Ry. Co., 4 p.c.....	25,000 00	
	Chesapeake & Ohio Ry. Co., 5 p.c.....	25,000 00	
	Denver & Rio Grande Ry. Co., 5 p.c.....	20,000 00	
	St. Louis, Iron Mt. and Southern Ry. Co., 5 p.c.....	20,000 00	
	New York, Lake Erie and Western Coal Ry. Co., 6 p.c.....	40,000 00	
	Commercial Cable Co., 4 p.c.....	47,000 00	
		1,086,761 21	
Standard Life.....	Dom. of Canada War Loan, 5 p.c., 1925.....	147,000 00	145,530 00
	“ “ “ 5 p.c., 1931.....	125,000 00	123,750 00
	“ “ “ 5 p.c., 1937.....	200,000 00	190,750 00
	Prov. of New Brunswick, 4 p.c.....	3,000 00	2,910 00
	Municipal debts., 4 p.c.....	2,924 48	2,827 12
	“ “ 4½ p.c.....	3,567 76	3,349 55
	“ “ 4½ p.c.....	813 49	564 41
	“ “ 5 p.c.....	8,249 27	8,138 06
	School District, 4 p.c.....	2,000 00	2,000 00
	“ “ 4½ p.c.....	101 33	86 13
	“ “ 4½ p.c.....	437 81	381 58
	“ “ 5 p.c.....	69 28	63 73
	Central Vermont Ry., 4 p.c.....	100,000 00	81,000 00
	Toronto Ry. Co., 4½ p.c.....	3,893 33	3,776 53
	Matthews-Blackwell, 6 p.c.....	50,000 00	50,000 00
		646,856 75	615,127 11
Travelers Insurance.....	Municipal debts., 4½ p.c.....	45,848 13	45,848 13
	“ “ 5 p.c.....	1,540 12	1,540 12
	“ “ 5½ p.c.....	232 38	232 38
	School District, 4½ p.c.....	347 08	347 08
		47,967 71	47,967 71

10 GEORGE V, A. 1920

STATEMENTS made by Canadian Trustees of Foreign Companies showing the Movements of Securities held by them in trust for the respective Companies for the six months ended 31, December 1919—*Concluded.*

MORTGAGE LOANS.

Company.	Made.		Repaid.		Balance, Dec. 31, 1919.
	\$	cts.	\$	cts.	\$ cts.
London and Scottish Assurance..	4,500	00	62,881	76	1,533,021 93
Metropolitan Life			174,500	00	4,274,000 00
New York Life	107,500	00	112,000	00	4,561,771 44
Phoenix Assurance	3,138	77	16,734	42	1,012,660 19
Standard Life			62,500	00	768,264 47
State Life	5,500	00	3,450	00	59,500 00
Travelers Insurance.			55,637	98	1,172,321 15
	120,638	77	487,704	16	13,381,539 09

RATES OF DIVIDENDS TO POLICYHOLDERS
DECLARED DURING THE YEAR OR AT LAST PREVIOUS ALLOTMENT BY
LIFE INSURANCE COMPANIES

SESSIONAL PAPER No. 9

ÆTNA LIFE (Canadian Business)—Concluded.

Kind of Policy.	Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1919.			
	(a) Cash dividends declared in 1919.			
	(b) Total cash dividends declared (including (a)).			
	Five Year Dividend Periods.			
	Third Period.			Age at Issue.
	Prem.	(a) 1919 Div'd.	(b) Total Div'd.	
	\$ cts.	\$ cts.	\$ cts.	
Endowment at 85.....	19 50	22 57	22 57	20
	30 55	36 83	36 83	28
	36 03	44 09	44 09	43
	55 70	64 18	64 18	54
Endowment at 85 by 20 premiums.....	30 48	34 93	34 93	25
	36 19	42 12	42 12	34
	44 47	52 84	52 84	43
Endowment at 85 by 15 premiums.....	36 85	41 81	41 81	26
	57 73	66 89	66 89	47
20 Year Endowment.....	48 39	56 00	56 00	25
	49 67	57 58	57 58	34
	53 77	62 68	62 68	45
	66 35	71 30	71 30	56
15 Year Endowment	66 02	75 98	75 98	25
	67 01	76 97	76 97	34
	70 18	79 70	79 70	45
	75 91	82 33	82 33	53

SESSIONAL PAPER No. 9

CANADA LIFE.

Kind of Policy.	Deferred Dividends—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919 continued in force or matured. (b) Total cash value if surrendered.														
	Annual Dividends— Cash Dividend per \$1,000 of Insurance de- clared during the year 1919.			Dividend Period											
	Year of Issue.			10 Years.			15 Years.			20 Years.					
	1916.														
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	(a) Div'd	(b) Cash Value.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd	(b) Cash Value
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts.
All Life	25	21 25	3 92					27	22 55	103 35	282 35	25	19 65	135 64	359 64
	35	27 90	4 81					35	28 10	122 63	360 63	35	26 50	175 81	482 81
	45	38 90	6 39					45	39 55	160 03	494 03	45	37 40	239 88	651 88
	55	57 95	9 49					55	60 05	247 85	683 85	54	54 75	349 46	867 46
20 Pay Life	25	30 55	4 45					26	32 25	140 54	497 54	25	25 55	151 64	608 64
	35	37 25	5 36					35	38 15	158 30	585 39	35	32 70	194 84	755 84
	45	47 20	6 87					45	48 20	189 96	699 96	45	43 25	262 96	935 96
	55	63 60	9 79					50	55 40	215 54	763 54	53	56 50	348 39	1,108 39
15 Pay Life	25	36 70	4 91					26	38 90	166 22	644 22	27	32 15	169 58	645 58
	33	42 65	5 63					35	45 85	189 37	755 37	35	39 00	209 13	770 13
	43	52 85	7 09					45	57 05	228 26	908 26				
	51	64 45	9 03					50	64 50	255 10	993 10				
10 Pay Life	25	49 20	5 80	26	48 55	67 75	489 75	28	54 20	177 20	672 20	25	41 35	176 56	633 56
	35	59 25	6 94					35	61 35	195 17	761 17	34	51 00	219 20	769 20
	49	79 75	9 92					41	69 10	215 24	848 24	47	70 80	313 03	1,008 03
	61	107 80	15 43					53	89 95	274 26	1,045 26				
20 Year Endowment	25	48 90	6 06					25	49 95	195 27		25	44 30	270 15	
	35	50 95	6 54					35	52 05	205 61		35	46 45	278 37	
	44	55 10	7 41					47	58 30	228 04		45	51 10	302 13	
	54	65 80	9 70									52	61 85	357 41	
15 Year Endowment	24	66 80	7 62					25	68 30	258 89					
	33	68 15	8 01					35	70 05	269 49					
	45	72 50	9 14					45	73 65	284 86					
	58	86 85	12 63					54	81 50	321 53					
10 Year Endowment	33	104 75	11 24	27	106 10	173 38									
	48	109 85	12 83	31	106 65	175 46									
	57	118 20	15 31												

CANADA LIFE--Concluded.

Quinquennial Dividends -- Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1919.
(a) Cash dividends declared in 1919.
(b) Total cash dividends declared (including (a)).

Kind of Policy.	Five Year Dividend Periods.											
	First Period.			Second Period.			Third Period.			Fourth Period.		
	Age at Issue	Prem.	(a) 1919 Div'd.	Age at Issue	Prem.	(a) 1919 Div'd.	Age at Issue	Prem.	(a) 1919 Div'd.	Age at Issue	Prem.	(a) 1919 Div'd.
		\$	cts.		\$	cts.		\$	cts.		\$	cts.
All Life	25	21 30	22 01	25	21 30	28 64	25	21 30	33 71	25	19 65	35 16
	35	27 95	27 08	35	27 95	35 54	35	27 10	41 39	35	26 50	43 17
	45	38 85	36 73	45	38 85	47 03	45	33 70	49 35	45	36 00	50 98
	55	58 10	55 54	55	58 10	69 80	55	58 10	81 13	55	52 35	58 49
20 Pay Life	25	30 00	23 04	25	30 00	32 54	25	29 45	41 53	25	25 55	35 16
	35	36 95	29 37	35	36 95	40 91	35	36 95	52 73	35	32 70	43 17
	45	46 95	34 39	45	46 95	53 96	45	48 30	67 95	45	43 25	51 83
	55	63 65	56 61	55	63 65	80 40	55	48 30	87 95	55	54 50	57 70
15 Pay Life	25	38 20	35 03	25	38 20	47 92	25	38 90	61 93	25	Pd.-up.	35 92
	35	44 75	31 69	35	45 85	55 44	35	36 95	52 73	35	"	44 90
	45	52 35	38 62	45	55 00	58 83	45	48 30	67 95	45	"	50 98
	55	76 30	72 20	55	78 70	97 93	55	48 30	87 95	55	"	57 70
10 Pay Life	25	48 55	26 70	25	50 65	61 35	25	38 90	61 93	25	Pd.-up.	35 92
	35	60 70	36 71	35	54 75	51 93	35	36 95	52 73	35	"	44 90
	45	78 60	63 92	45	74 10	75 42	45	48 30	67 95	45	"	50 98
	55	92 10	77 59	55	99 25	118 98	55	48 30	87 95	55	"	57 70
20 Year Endowment	25	48 50	32 83	25	48 50	49 92	25	48 10	68 05	25	41 30	57 96
	35	50 30	35 36	35	50 55	52 79	35	53 05	79 79	35	46 45	57 96
	45	54 40	39 49	45	55 05	57 04	45	55 05	75 99	45	51 10	57 96
	55	63 20	49 41	55	60 60	64 11	55	55 05	75 99	55	55 65	57 96
15 Year Endowment	25	68 45	50 37	25	68 30	75 27	25	66 30	94 05	25	41 30	57 96
	35	68 35	45 36	35	68 80	70 51	35	67 75	96 80	35	46 45	57 96
	45	72 45	50 08	45	71 85	74 09	45	73 65	110 70	45	51 10	57 96
	55	78 30	57 54	55	82 85	95 69	55	73 65	110 70	55	55 65	57 96
10 Year Endowment	25	103 95	62 69	25	103 95	62 69	25	103 95	62 69	25	103 95	62 69
	35	105 60	66 01	35	105 60	66 01	35	105 60	66 01	35	105 60	66 01
	45	110 55	79 30	45	110 55	79 30	45	110 55	79 30	45	110 55	79 30
	55	114 10	84 45	55	114 10	84 45	55	114 10	84 45	55	114 10	84 45

*In these cases the cash dividend would have been higher had not the whole or part of the previous bonuses declared been surrendered for cash.

*In these cases the cash dividend would have been higher had not the whole or part of the previous bonuses declared been surrendered for cash.

CONFEDERATION LIFE.

Kind of Policy.	Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1919.														Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919, continued in force or matured. (b) Total cash value if surrendered.													
	Year of Issue														Dividend Period.													
	1916				1913.				10 Years.				15 Years.				20 Years.											
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	(a) Cash Value.	Age at Issue	Prem.	Div'd	(b) Cash Value.	Age at Issue	Prem.	Div'd	(a) Cash Value.	(b) Cash Value.									
All Life.	24	\$ 20 75	2 90	23	20 30	3 50				30	\$ 24 25	112 31	317 31	25	19 50	128 88	356 88											
	35	27 95	3 35	35	27 95	4 30				35	27 95	128 58	368 58	35	26 10	169 90	483 90											
	44	27 45	3 90	50	47 05	5 95				40	32 60	148 22	426 22	45	37 10	233 75	648 41											
	51	55 55	4 95	52	51 00	6 30				52	51 00	229 70	611 70	50	45 40	282 36	749 36											
20 Pay Life	25	30 00	2 15	27	31 25	3 70				..	..	..	..	25	26 50	135 20	600 20							
	36	37 75	2 95	33	35 35	4 15				..	..	..	..	35	33 50	184 48	756 48							
	45	46 95	3 55							..	..	..	..	45	43 90	253 05	940 05							
15 Pay Life..	28	38 00	2 10							26	36 45	130 29	606 29	..														
	..									36	44 75	172 38	745 38	..														
10 Pay Life										44	53 65	217 77	875 77	..														
														27	43 40	138 74	624 24											
20 Year Endowment	24	48 35	3 15	23	45 85	61 08			471 08	..				39	57 30	211 06	829 06											
	39	51 85	3 40	36	50 45	91 92			614 92					43	63 30	243 33	907 33											
	43	53 75	3 50	46	74 10	126 50			752 50					25	45 30	268 79												
15 Year Endowment.....	27	66 90	3 95							26	48 65	207 13		35	47 50	279 60												
	..									36	50 85	216 59		45	52 00	293 10												
0 Year Endowment.....										47	56 60	236 86		51	57 60	311 99												
										25	66 60	291 52		..	..	..									
										35	68 35	300 34		..	..	..									
										44	71 30	312 73																
										53	78 30	344 55																
										28	104 35	202 77																
										37	105 75	207 47																
										44	107 65	212 34																
										51	111 35	219 78																

[illegible]

Kind of Policy.	Quinquennial Dividends —Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1919. (a) Cash dividends de- clared in 1919.										Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919, continued in force or matured. (b) Total cash value if surrendered.									
	Five Year Dividend Periods.										Dividend Period.									
	First Period.										10 Years.					15 Years.				
	Age at Issue.	Prem.	(a) 1919 Div'd.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.					
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.				
All Life.....	27	22 40	15 20	29	23 10	29 00	121 00	37	28 80	62 33	303 33	48	43 15	89 50	427 50					
	37	29 70	18 42					48	43 15	89 50	427 50	51	48 85	100 00	465 00					
	45	38 85	22 55																	
	54	55 55	30 40																	
20 Pay Life ..	25	30 00	14 75	26	30 10	27 00	205 00													
	35	36 95	18 35																	
	45	46 95	23 63																	
	50	54 10	27 60																	
15 Pay Life..												25	33 95	74 00	496 00					
												36	43 15	93 00	624 00					
												45	53 60	114 00	748 00					
10 Pay Life.....				36	58 95	67 00	498 00													
20 Year Endowment..	24	48 35	23 05									48	56 20	93 40						
	33	50 05	23 95																	
15 Year Endowment...												27	64 95	117 20						
	39	69 35	39 60									36	66 60	119 80						
												41	68 00	122 00						
												51	74 25	133 00						
10 Year Endowment.....				52	111 60	157 00														

9—16

EQUITABLE LIFE (Canadian Business)—Continued.

Kind of Policy.		Dividend Period.							
		15 Years.				20 Years.			
		Age at Issue	Prem.	Div'd.	(b) Cash Value.	Age at Issue.	Prem.	Div'd.	(b) Cash Value.
			\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
All Life.		25	21 40	82 47	242 47	25	21 49	145 77	375 77
		35	28 11	95 91	328 91	35	28 11	173 28	501 28
		45	39 55	105 27	432 27	45	39 55	212 62	653 62
		55	60 72	171 39	599 39	55	60 72	434 62	985 62
20 Pay Life.		25	.....	.....	.....	25	31 83	175 63	680 63
		35	.....	.....	.....	35	38 34	207 75	817 75
		45	.....	.....	.....	45	48 52	253 98	976 98
		55	.....	.....	.....	55	66 69	472 47	1,297 47
15 Pay Life		25	38 35	105 55	564 55	24	.....	160 32	655 32
		35	45 91	122 82	677 82	36	.....	195 44	816 44
		45	57 16	138 35	805 35	45	.....	234 71	957 71
		55	75 66	210 47	987 47	55	.....	.....	.....
10 Pay Life		25	.....	95 51	554 51	25	.....	150 79	655 79
		35	.....	110 14	665 14	35	.....	175 30	785 30
		45	.....	123 17	790 17	45	.....	212 45	935 45
		55	.....	156 57	963 57	45	.....	238 60	994 60
20 Year Endowment....		.....	.....	.....	.....	25	50 53	242 57	.....
		.....	.....	.....	.....	35	52 47	266 85	.....
		.....	.....	.....	.....	45	57 32	305 75	.....
		53	.....	.....	.....	55	70 51	509 77	.....
15 Year Endowment....		25	68 82	153 82	.....	.....	.....	.....	.....
		35	70 50	166 23	.....	.....	.....	.....	.....
		45	74 44	177 25	.....	.....	.....	.....	.....
		55	85 21	212 93	.....	.....	.....	.....	.....

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919 continued in force or matured. (b) Total cash value if surrendered.

EQUITABLE LIFE (Canadian Business)—Concluded.

Annual Dividends.—Income Bonds \$10 monthly following age stated.										
Age at Issue.	Income at 55.				Income at 60.			Income at 65.		
	2nd Year.	3rd Year.	4th Year.	5th Year.	2nd Year.	3rd Year.	4th Year.	2nd Year.	3rd Year.	4th Year.
21.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
22.			1 77						0 52	
26.			2 32							
30.				3 86						
33.					0 86					
36.	1 72				1 05				1 12	
38.									1 27	
39.		3 90								
40.						2 47	3 57			
43.			8 23							
53.										6 20
55.								3 13		

EXCELSIOR LIFE—Concluded.

Kind of Policy.	Dividend Period.													
	10 Years.					15 Years.					20 Years.			
	Age at Issue	(a)		(b)		Age at Issue	(a)		(b)		Age at Issue	Prem.	(a) Div'd.	(b) Cash Value.
		Prem.	Div'd.	Cash Value.			Prem.	Div'd.	Cash Value.					
All Life	25	\$ cts. 21 30	\$ cts. 37 68	\$ cts. 139 36		40	\$ cts. 32 60	\$ cts. 110 12	\$ cts. 376 40		25	\$ cts. 18 85	\$ cts. 110 98	\$ cts. 310 43
	35	27 95	48 00	190 83							36	27 00	148 83	458 83
	48	43 50	71 09	292 70							45	36 10	218 92	610 45
20 Pay Life											56	59 30	460 17	985 17
											25	25 15	143 00	533 04
											35	31 55	168 63	670 29
15 Pay Life											44	42 80	250 20	897 20
						25	35 75	110 45	532 10		52	55 60	401 79	1,144 79
						35	43 80	137 76	657 99					
10 Pay Life						47	57 85	191 90	848 75					
	29	51 55	68 06	481 10										
20 Year Endowment											26	44 20	192 96	
											35	46 30	222 45	
											45	53 25	333 22	
15 Year Endowment						25	66 60	191 94						
						36	68 55	205 83						
						46	72 45	231 95						
10 Year Endowment	25	103 95	139 60											
	30	104 60	141 72											

GREAT-WEST LIFE.

Kind of Policy.		Five Year Dividend Periods.																		
		First Period.			Second Period.			Third Period.			Fourth Period.			Fifth Period.						
		Age at Issue	Prem.	(a) 1919 Div'd.	Age at Issue	Prem.	(a) 1919 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1919 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1919 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1919 Div'd.	(b) Total Div'd.
	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts
All Life		25	20 80	15 10	25	20 80	28 10	48 25	27	21 90	43 25	102 70	39	29 89	68 15	259 15				
		35	27 40	19 90	35	27 40	37 30	63 30	37	29 20	49 20	125 50								
		45	38 30	23 80	45	38 30	45 45	77 20	45	38 30	55 15	145 05								
		55	59 30	26 10	55	62 40	78 30	129 90	56	62 40	81 60	219 20								
		25	28 50	15 90	25	28 50	29 55	50 75	25	28 50	52 70	111 30	24	Pd-up	68 15	231 35				
20 Pay Life		35	35 40	21 20	35	35 40	39 60	67 85	37	37 10	60 85	142 00								
		45	45 40	25 15	45	45 40	47 70	81 20	49	51 00	70 05	172 25								
		55	63 20	33 60	50	52 60	52 70	89 10	57	60 90	93 40	226 85								
		21	33 60	17 80	31	38 80	42 25	72 45	40	47 30	76 90	176 80								
		35	42 30	24 50	37	44 20	47 55	80 85	41	52 10	80 95	188 80								
15 Pay Life		45	54 90	30 00	45	53 50	55 85	95 10	52	64 50	93 10	219 60								
		51	68 50	34 95																
		26	47 00	24 70		55 50	58 20	99 75	25	Pd-up	51 65	129 70								
		36	57 90	32 50	34	69 20	71 50	121 90	39		70 40	174 90								
		48	76 10	41 20	41				42		75 00	186 15								
10 Pay Life		57	96 00	43 80																
		25	47 30	22 70	25	47 30	42 15	72 40	26	47 50	83 00	168 00								
		35	49 50	26 50	35	49 50	49 60	84 95	33	48 90	83 15	180 25								
		45	54 10	28 10	44	53 40	52 75	89 95	49	57 40	81 95	190 30								
		51	63 70	29 20	52	60 80	55 50	93 75												
20 Year Endowment		21	64 70	27 80	28	65 30	56 75	97 45	20	64 40	109 60	210 45								
		31	66 40	32 70																
		41	69 70	33 85	46	70 80	65 50	111 40												
		55	79 40	34 60	53	76 80	65 95	111 25												
		36	101 80	42 60	15	99 60	65 65	112 75												
15 Year Endowment		55	118 90	55 70	42	103 40	83 85	113 15												
		65			63	131 10	112 95	234 90												

*Prior to 1910, profits were declared in the form of Bonus Additions, and in completing above Schedule, such Bonus Additions were converted into cash by the Hm 37c Table.

[illegible]

GUARDIAN LIFE (Canadian Business).

Kind of Policy.	Annual Dividend, Cash Dividend per \$1,000 of Insurance declared during the year 1919									
	Year of Issue									
	1913			1910.			1907.			
	Age at Issue	Prem	Div'd	Age at Issue	Prem	Div'd.	Age at Issue	Prem	Div'd.	
		\$ cts	\$ cts		\$ cts	\$ cts		\$ cts.	\$ cts.	
All Life	39	29 92	2 25	41	32 03	2 79		....	....
20 Pay Life	35	36 22	2 63	23	29 15	2 47		....	....
20 Year Endowment							26	49 30	4 59	

IMPERIAL LIFE

Quinquennial Dividends. Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1919.																		
(a) Cash dividends declared in 1919.																		
(b) Total cash dividends declared (including (a)).																		
Five Year Dividend Periods																		
Kind of Policy.	First Period.				Second Period.				Third Period.				Fourth Period.					
	Age at Issue	Prem.	(a) 1919 Div'd.		Age at Issue	Prem.	(a) 1919 Div'd.		Age at Issue	Prem.	(a) 1919 Div'd.		Age at Issue	Prem.	(a) 1919 Div'd.			
			\$	cts.			\$	cts.			\$	cts.			\$	cts.	\$	cts.
All Life	25	21 30	13 01	21 18	39 72	23 00	27 17	21 18	39 72	23 00	27 17	21 18	39 72	23 00	27 17	21 18	39 72	
	35	27 95	16 87	27 17	50 03	29 70	34 42	27 17	50 03	29 70	34 42	27 17	50 03	29 70	34 42	27 17	50 03	
	45	38 85	23 34	34 42	63 00	37 45	49 43	34 42	63 00	37 45	49 43	34 42	63 00	37 45	49 43	34 42	63 00	
	55	58 10	32 92	49 43	94 07	58 10	75 69	49 43	94 07	58 10	75 69	49 43	94 07	58 10	75 69	49 43	94 07	
20 Pay Life	25	30 00	16 29	27 49	49 94	31 90	31 87	27 49	49 94	31 90	31 87	27 49	49 94	31 90	31 87	27 49	49 94	
	35	36 95	20 37	31 87	57 65	36 95	41 76	31 87	57 65	36 95	41 76	31 87	57 65	36 95	41 76	31 87	57 65	
	45	46 95	26 32	41 76	75 69	46 95	55 05	41 76	75 69	46 95	55 05	41 76	75 69	46 95	55 05	41 76	75 69	
	54	61 50	33 86	55 05	94 07	61 50	78 61	55 05	94 07	61 50	78 61	55 05	94 07	61 50	78 61	55 05	94 07	
15 Pay Life	38	46 75	24 47	36 95	57 65	46 75	50 03	36 95	57 65	46 75	50 03	36 95	57 65	46 75	50 03	36 95	57 65	
	47	57 85	30 99	41 76	75 69	57 85	63 00	41 76	75 69	57 85	63 00	41 76	75 69	57 85	63 00	41 76	75 69	
	56	74 40	39 11	55 05	94 07	74 40	82 92	55 05	94 07	74 40	82 92	55 05	94 07	74 40	82 92	55 05	94 07	
10 Pay Life	24	46 70	22 78	36 95	57 65	46 70	50 03	36 95	57 65	46 70	50 03	36 95	57 65	46 70	50 03	36 95	57 65	
	36	59 45	29 12	41 76	75 69	59 45	63 00	41 76	75 69	59 45	63 00	41 76	75 69	59 45	63 00	41 76	75 69	
20 Year Endowment	25	48 50	21 72	37 36	66 14	49 00	39 00	37 36	66 14	49 00	39 00	37 36	66 14	49 00	39 00	37 36	66 14	
	35	50 55	23 58	39 00	69 43	50 55	43 65	39 00	69 43	50 55	43 65	39 00	69 43	50 55	43 65	39 00	69 43	
	45	55 05	27 26	43 65	78 61	55 05	55 05	43 65	78 61	55 05	55 05	43 65	78 61	55 05	55 05	43 65	78 61	
	55	66 40	33 32	55 05	94 07	66 40	82 92	55 05	94 07	66 40	82 92	55 05	94 07	66 40	82 92	55 05	94 07	
15 Year Endowment	25	66 60	27 97	48 82	84 45	66 60	55 05	48 82	84 45	66 60	55 05	48 82	84 45	66 60	55 05	48 82	84 45	
	36	68 55	29 90	54 47	96 55	68 55	63 00	54 47	96 55	68 55	63 00	54 47	96 55	68 55	63 00	54 47	96 55	
	45	71 85	32 87	60 82	113 41	71 85	63 00	60 82	113 41	71 85	63 00	60 82	113 41	71 85	63 00	60 82	113 41	
	53	78 30	36 66			78 30				78 30				78 30				
10 Year Endowment	22	103 75	40 78			103 75				103 75				103 75				
	36	105 60	42 67			105 60				105 60				105 60				
	46	108 60	45 53			108 60				108 60				108 60				

SESSIONAL PAPER No. 9

LONDON AND SCOTTISH (Canadian Business).

Kind of Policy.	Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919 continued in force or matured. (b) Total cash value if surrendered (of full policy).									
	Dividend Period.									
	15 Years.					20 Years.				
	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	(a) Div'd.	(b) Cash Value.
20 Pay Life...		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
		.. ..	.. ..	.. ..	24	23 96	34 20	414 20	34 20	414 20
		.. ..	.. ..	.. ..	36	34 56	48 83	562 84	48 83	562 84
		.. ..	.. ..	.. ..	45	44 98	59 74	688 60	59 74	688 60
15 Pay Life ..	57	77 00	33 96	788 71		.. ..	.. ..	.. ..	.. ..	.. ..
20 Year Endowment..	.. .. ..				25	46 14	115 00	.. ..	115 00	.. ..
					37	49 02	115 00	.. ..	115 00	.. ..
					45	53 22	115 00	.. ..	115 00	.. ..
15 Year Endowment ..	21	65 55	65 00	.. ..		.. ..	.. ..	.. ..	.. ..	.. ..
	33	67 20	65 00	.. ..		.. ..	.. ..	.. ..	.. ..	.. ..

NOTE.—On account of the high mortality and other conditions brought about by the War, no bonuses were distributed at the close of the quinquennium ending 31st December, 1917. Interim Bonuses are however being paid under policies now maturing for each year in force since 1917. For policies maturing during 1919 the interim bonus rates were \$20 per \$1,000 for Deferred Profit Endowments and \$15 per \$1,000 for ordinary Endowments.

LONDON LIFE

Kind of Policy.	Annual Dividends—Cash Dividend per \$1,000 of Insurance declared during the year 1919										Quinquennial Dividends—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1919. (a) Cash dividends declared in 1919. (b) Total cash dividends declared (including a).													
	1916					1918					Five Year Dividend Periods													
	First Period.					Second Period.					Third Period.					Fourth Period.								
	Age at Issue	Prem	Div'd	Age at Issue	Prem	Div'd	Age at Issue	Prem	Div'd	Age at Issue	Prem	Div'd	Age at Issue	Prem	Div'd	Age at Issue	Prem	Div'd	Age at Issue	Prem	Div'd	Age at Issue	Prem	Div'd
All Life		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
	25	21 30	5 00	25	21 30	4 26	25	20 80	27 18	25	27 10	43 31	24	20 80	45 05	24	20 80	45 05	28	21 00	50 13	28	21 00	50 13
	35	27 90	6 21	35	27 90	5 25	35	29 65	37 13	35	36 10	56 61	38	30 60	64 39	38	30 60	64 39	35	25 95	64 22	35	25 95	64 22
	45	38 75	8 15	45	38 75	7 07	45	36 10	42 70	45	63 50	78 05	49	51 00	104 79	49	51 00	104 79	49	43 45	100 52	49	43 45	100 52
20 Pay Life.....		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
	25	30 00	5 77	25	30 60	4 97	25	30 00	30 46	25	..	...	21	27 90	56 45	21	27 90	56 45	24	26 15	60 12	24	26 15	60 12
	35	36 95	7 07	35	36 95	5 97	35	35 40	36 20	35	..	...	...	...	...	...	...	...	35	33 70	78 78	35	33 70	78 78
	45	46 95	8 90	45	46 95	7 68	45	48 25	50 95	45	..	...	...	...	...	...	...	...	...	...	...	...	...	...
15 Pay Life		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
	51	55 80	10 47	51	63 65	11 31	51	63 50	78 05	51	63 50	96 26	52	51 00	104 79	52	51 00	104 79	...	...	...	...	...	...
	47	57 85	10 92	47	57 85	10 92	47	57 85	10 92	47	57 85	10 92	47	57 85	10 92	47	57 85	10 92	...	...	...	...	...	...
	56	91 60	14 28	56	91 60	14 28	56	91 60	14 28	56	91 60	14 28	56	91 60	14 28	56	91 60	14 28	36	Pd. up	68 82	36	Pd. up	68 82
20 Year Endowment		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
	24	48 35	7 26	24	48 35	5 80	24	48 50	36 98	24	49 20	62 16	26	48 65	91 92	26	48 65	91 92	22	45 40	108 24	22	45 40	108 24
	36	50 85	8 14	36	50 85	6 36	36	50 85	43 51	36	51 15	61 77	34	50 30	91 25	34	50 30	91 25	39	49 10	111 74	39	49 10	111 74
	45	55 10	9 38	45	54 40	7 51	45	54 40	53 27	45	54 40	53 27	42	53 20	99 23	42	53 20	99 23	42	50 45	113 74	42	50 45	113 74
15 Year Endowment		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
	21	66 30	9 32	21	66 60	7 54	21	66 25	44 39	21	66 90	82 39	34	68 10	123 09	34	68 10	123 09	...	...	...	...	...	...
	46	72 45	11 38	46	68 35	8 19	46	68 55	50 84	46	71 90	9 18	...	...	...	...	...	...	...	...	...	...	...	...
	56	82 35	13 84	56	80 90	11 87	56	82 35	13 84	56	82 35	13 84	56	82 35	13 84	56	82 35	13 84	...	...	...	...	...	...
10 Year Endowment		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
	17	103 65	13 06	17	103 65	13 06	17	103 65	13 06	17	103 65	13 06	28	101 39	119 74	28	101 39	119 74	...	...	...	...	...	...
	59	149 70	15 06	59	149 70	15 06	59	149 70	15 06	59	149 70	15 06	55	114 95	131 48	55	114 95	131 48	...	...	...	...	...	...

MANUFACTURERS' LIFE.
Abstiners' Section.

Kind of Policy	Annual Dividends— (Cash Dividend per \$1,000 of Insurance declared during the year 1919.		Deferred Dividends (a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919 continued in force or matured. (b) Total cash value if surrendered.									
	Year of Issue.		Dividend Period.									
	1916.		15 Years.					20 Years.				
	Age at Issue.	Prem. \$ cts	Div'd. \$ cts	Age at Issue.	Prem. \$ cts	Div'd. \$ cts	(b) Cash Value. \$ cts.	Age at Issue.	Prem. \$ cts	Div'd. \$ cts	(a) Cash Value. \$ cts.	(b) Cash Value. \$ cts.
All Life	34	27 10	4 67					25	19 50	137 00		351 00
	55	58 10	8 71	54	55 55	207 00	612 00	35	26 20	171 00		471 00
20 Pay Life								45	37 20	225 00		630 00
	24	29 45	4 26	26	30 60	102 00	464 00	25	25 70	139 00		566 00
	34	36 15	5 45	36	37 80	128 00	561 00	35	33 10	184 00		721 00
								44	42 40	233 00		880 00
15 Pay Life	26	36 45	4 96	24	35 10	101 00	563 00					
				33	42 00	127 00	673 00	35		154 00		721 00
				45	55 00	171 00	844 00					
10 Pay Life								21				
								41				
20 Year Endowment				25	48 50	131 00		25	45 20	218 00		
				38	51 50	163 00		35	47 40	229 00		
								47	53 70	258 00		
15 Year Endowment				25	66 60	197 00						
				35	68 35	207 00						
				44	71 30	214 00						
				56	82 35	250 00						

SESSIONAL PAPER No. 9

MANUFACTURERS LIFE--Continued.

General Section.

[illegible]

MANUFACTURERS LIFE—Continued.

General Section

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1919.
(a) Cash dividends declared in 1919.
(b) Total cash dividends declared (including (a)).

Kind of Policy.	Five Year Dividend Periods.														
	First Period			Second Period			Third Period			Fourth Period			Fifth Period.		
	Age at Issue	Prem.	(a) Div'd	Age at Issue	Prem.	(a) 1919 Div'd	(b) Total Div'd	Age at Issue	Prem.	(a) 1919 Div'd	(b) Total Div'd	Age at Issue	Prem.	(a) 1919 Div'd	(b) Total Div'd
All Life		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
	25	21 20	13 50	27	22 40	18 35	32 50	25	21 30	23 05	44 85	24	19 00	24 90	83 90
	35	27 95	17 70	33	26 35	21 20	38 05	35	27 95	32 60	60 00	36	27 00	37 60	89 22
	45	38 85	23 10	43	36 10	27 50	49 35	50	47 05	55 80	98 06	45	37 10	47 25	111 87
	55	58 10	32 30									50	45 40	52 95	126 21
20 Pay Life	25	30 00	18 65	25	30 00	24 05	42 70	23	28 90	31 90	60 35	25	26 05	38 10	99 45
	35	36 95	22 95	35	36 95	30 70	53 05		42 35	49 50	91 55	35	33 35	48 10	120 35
	45	46 95	28 45	41	47 70	38 05	65 90	41							
	52	57 55	32 65												
		34 45	19 90	20	32 70	25 45	44 20					25	Pd.-up	23 70	94 70
15 Pay Life	35			35	43 80	35 35	60 85					35		29 15	120 15
	45	55 00	31 55					50	62 55	72 10	129 95	43		33 95	144 95
10 Pay Life	31	53 65	29 60									29		25 80	71 60
	41	66 05	36 55									35		29 15	120 15
				54	89 80	66 25	113 85					48		36 80	163 30
20 Year Endowment	25	48 50	21 60	25	48 50	37 15	58 75	21	48 10	57 35	99 40	24	46 00	65 00	144 46
	35	50 55	24 65	35	50 55	39 95	64 60	36	50 85	62 15	108 50	35	48 40	67 25	150 68
	45	55 05	28 85	45	55 05	44 30	73 15								
	57	70 25	35 95	50	59 45	47 20	78 70								
		66 90	25 75	29	67 25	50 60	70 95	26	66 75	82 20	138 40				
15 Year Endowment	34	68 10	27 85					35	68 35	83 95	142 95				
	47	73 10	33 15	44	71 30	55 80	87 50								
	52	77 20	36 10	50	75 30	58 20	93 05								
10 Year Endowment	25	103 95	33 90												
	38	105 95	36 70												
	45	108 10	39 40												

SESSIONAL PAPER No. 9

METROPOLITAN LIFE (Canadian Business).

Kind of Policy.	Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared (paid) during the year 1919.											
	Year of Issue.											
	*1916.			*1913.			*1910.			†1904.		
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd
All Life	25	\$ 16 23	\$ 0 98	25	15 25	1 44	25	15 25	1 65	25	26 70	6 52
	35	21 40	1 29	35	20 11	1 78	35	20 11	2 10	35	34 40	6 38
	45	30 48	1 85	45	28 63	2 28	45	28 63	2 75	45	47 42	6 34
	55	47 44	2 87	55	44 57	3 23	55	44 57	3 87	55	70 48	6 98
20 Pay Life												
20 Year Endowment												

* Ordinary
† Intermediate

METLIFE LIFE AND ACCIDENTS COMPANY LIMITED

Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1919.

Kind of Policy	Year of Issue					
	1916.			1917		
	Age at Issue	Prem	Divid	Age at Issue	Prem	Divid
All Life	25	50.90	7.87	25	50.90	7.87
	35	27.80	4.75	35	27.80	4.75
	45	20.10	6.10	45	20.10	6.10
	52	51.90	7.11	52	51.90	7.11
	60	72.55	8.31	60	72.55	8.31
20 Pay Life	25	30.00	3.87	25	30.00	3.87
	30	33.20	4.30	30	33.20	4.30
	34	36.20	4.71	34	36.20	4.71
	43	45.00	5.80	43	45.00	5.80
10 Pay Life	15	41.15	5.11	15	41.15	5.11
Endowment maturing at age 60	25	49.87	6.19	25	49.87	6.19
20 Year Endowment	25	51.71	6.16	25	51.71	6.16
	45	59.80	6.11	45	59.80	6.11

SESSIONAL PAPER No. 9

MUTUAL LIFE OF CANADA

Kind of Policy	Annual Dividends - Cash Dividend per \$1,000 of Insurance declared during the year 1919.										Deferred Dividends - (a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919 continued in force or matured. (b) Total cash value if surrendered.									
	1916					1917					1918					1919				
	Year of Issue					Year of Issue					Year of Issue					Year of Issue				
	Age at Issue	Prem.	Div'd	Prem.	Div'd	Age at Issue	Prem.	Div'd	Prem.	Div'd	Age at Issue	Prem.	Div'd	Prem.	Div'd	Age at Issue	Prem.	Div'd	Prem.	Div'd
All Life.	25	\$ 21 00	\$ 4 70	\$ 21 00	\$ 5 45	25	\$ 21 00	\$ 5 45	\$ 21 00	\$ 5 45	25	\$ 21 00	\$ 5 45	\$ 21 00	\$ 5 45	25	\$ 21 00	\$ 5 45	\$ 21 00	\$ 5 45
	35	27 80	6 04	27 80	7 06	35	27 80	7 06	27 80	7 06	35	27 80	7 06	27 80	7 06	35	27 80	7 06	27 80	7 06
	45	38 80	8 37	38 80	9 95	45	38 80	9 95	38 80	9 95	45	38 80	9 95	38 80	9 95	45	38 80	9 95	38 80	9 95
	55	57 80	13 05	57 80	15 50	55	57 80	15 50	57 80	15 50	55	57 80	15 50	57 80	15 50	55	57 80	15 50	57 80	15 50
	65	80 10	18 30	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75
20 Pay Life	25	\$ 20 80	\$ 5 28	\$ 20 80	\$ 6 40	25	\$ 20 80	\$ 6 40	\$ 20 80	\$ 6 40	25	\$ 20 80	\$ 6 40	\$ 20 80	\$ 6 40	25	\$ 20 80	\$ 6 40	\$ 20 80	\$ 6 40
	35	36 60	6 54	36 60	8 07	35	36 60	8 07	36 60	8 07	35	36 60	8 07	36 60	8 07	35	36 60	8 07	36 60	8 07
	45	46 45	8 75	46 45	10 69	45	46 45	10 69	46 45	10 69	45	46 45	10 69	46 45	10 69	45	46 45	10 69	46 45	10 69
	55	65 15	13 82	65 15	15 77	55	65 15	15 77	65 15	15 77	55	65 15	15 77	65 15	15 77	55	65 15	15 77	65 15	15 77
	65	80 10	18 30	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75
15 Pay Life	24	\$ 34 75	\$ 5 52	\$ 34 75	\$ 7 46	24	\$ 34 75	\$ 7 46	\$ 34 75	\$ 7 46	24	\$ 34 75	\$ 7 46	\$ 34 75	\$ 7 46	24	\$ 34 75	\$ 7 46	\$ 34 75	\$ 7 46
	35	43 35	6 99	43 35	8 90	35	43 35	8 90	43 35	8 90	35	43 35	8 90	43 35	8 90	35	43 35	8 90	43 35	8 90
	45	54 40	9 27	54 40	11 67	45	54 40	11 67	54 40	11 67	45	54 40	11 67	54 40	11 67	45	54 40	11 67	54 40	11 67
	55	71 25	12 70	71 25	16 60	55	71 25	16 60	71 25	16 60	55	71 25	16 60	71 25	16 60	55	71 25	16 60	71 25	16 60
	65	80 10	18 30	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75
10 Pay Life	24	\$ 46 10	\$ 6 25	\$ 46 10	\$ 8 59	24	\$ 46 10	\$ 8 59	\$ 46 10	\$ 8 59	24	\$ 46 10	\$ 8 59	\$ 46 10	\$ 8 59	24	\$ 46 10	\$ 8 59	\$ 46 10	\$ 8 59
	35	57 55	7 99	57 55	10 69	35	57 55	10 69	57 55	10 69	35	57 55	10 69	57 55	10 69	35	57 55	10 69	57 55	10 69
	45	71 15	10 50	71 15	13 31	45	71 15	13 31	71 15	13 31	45	71 15	13 31	71 15	13 31	45	71 15	13 31	71 15	13 31
	55	86 40	13 80	86 40	18 57	55	86 40	18 57	86 40	18 57	55	86 40	18 57	86 40	18 57	55	86 40	18 57	86 40	18 57
	65	80 10	18 30	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75
20 Year Endowment	25	\$ 48 15	\$ 7 26	\$ 48 15	\$ 9 36	25	\$ 48 15	\$ 9 36	\$ 48 15	\$ 9 36	25	\$ 48 15	\$ 9 36	\$ 48 15	\$ 9 36	25	\$ 48 15	\$ 9 36	\$ 48 15	\$ 9 36
	35	59 70	7 90	59 70	10 12	35	59 70	10 12	59 70	10 12	35	59 70	10 12	59 70	10 12	35	59 70	10 12	59 70	10 12
	45	54 60	9 38	54 60	11 77	45	54 60	11 77	54 60	11 77	45	54 60	11 77	54 60	11 77	45	54 60	11 77	54 60	11 77
	55	65 75	11 17	65 75	15 85	55	65 75	15 85	65 75	15 85	55	65 75	15 85	65 75	15 85	55	65 75	15 85	65 75	15 85
	65	80 10	18 30	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75
15 Year Endowment	25	\$ 66 00	\$ 8 91	\$ 66 00	\$ 12 00	25	\$ 66 00	\$ 12 00	\$ 66 00	\$ 12 00	25	\$ 66 00	\$ 12 00	\$ 66 00	\$ 12 00	25	\$ 66 00	\$ 12 00	\$ 66 00	\$ 12 00
	35	67 70	9 60	67 70	12 71	35	67 70	12 71	67 70	12 71	35	67 70	12 71	67 70	12 71	35	67 70	12 71	67 70	12 71
	45	71 15	10 95	71 15	14 04	45	71 15	14 04	71 15	14 04	45	71 15	14 04	71 15	14 04	45	71 15	14 04	71 15	14 04
	55	80 10	14 30	80 10	17 47	55	80 10	17 47	80 10	17 47	55	80 10	17 47	80 10	17 47	55	80 10	17 47	80 10	17 47
	65	80 10	18 30	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75
10 Year Endowment	26	\$ 103 00	\$ 12 69	\$ 103 00	\$ 17 71	26	\$ 103 00	\$ 17 71	\$ 103 00	\$ 17 71	26	\$ 103 00	\$ 17 71	\$ 103 00	\$ 17 71	26	\$ 103 00	\$ 17 71	\$ 103 00	\$ 17 71
	35	104 50	13 24	104 50	18 21	35	104 50	18 21	104 50	18 21	35	104 50	18 21	104 50	18 21	35	104 50	18 21	104 50	18 21
	45	107 00	14 35	107 00	19 10	45	107 00	19 10	107 00	19 10	45	107 00	19 10	107 00	19 10	45	107 00	19 10	107 00	19 10
	55	111 75	17 10	111 75	21 77	55	111 75	21 77	111 75	21 77	55	111 75	21 77	111 75	21 77	55	111 75	21 77	111 75	21 77
	65	80 10	18 30	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75	65	80 10	21 75	80 10	21 75

MUTUAL LIFE OF CANADA—Concluded.

Quinquennial Dividends—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1919

(a) Cash dividends declared in 1919.

(b) Total cash dividends declared (including (a))

Kind of Policy.	Five Year Dividend Periods.														
	First Period.			Second Period.			Third Period.			Fourth Period.			Fifth Period.		
	Age at Issue.	Prem.	(a) 1919 Div'd.	Age at Issue.	Prem.	(a) 1919 Div'd.	(b) Total Div'd.	Age at Issue.	Prem.	(a) 1919 Div'd.	(b) Total Div'd.	Age at Issue.	Prem.	(a) 1919 Div'd.	(b) Total Div'd.
All Life..	24	20 50	25 83	25	21 00	32 59	58 85	26	21 55	41 13	90 95	25	19 40	40 35	108 47
	35	27 80	33 27	35	27 80	42 94	76 21	35	27 80	54 10	117 63	35	26 00	56 24	144 87
	41	33 65	39 75	45	38 80	60 93	106 95	45	38 80	77 50	166 31	45	36 90	82 82	208 47
	59	69 65	89 76	54	55 35	90 05	158 21	55	57 80	118 43	254 91	54	54 00	123 37	317 00
20 Pay Life	24	29 25	28 59	25	29 80	40 47	69 54	25	29 80	53 74	113 59	24	25 10	49 38	123 36
	35	36 60	35 96	35	36 60	50 44	86 40	35	36 60	66 97	141 01	35	32 40	64 69	159 88
	47	49 10	51 47	45	46 45	66 46	114 29	46	47 75	89 16	188 91	45	42 80	85 43	215 45
				54	60 75	92 43	161 27								
15 Pay Life				21	33 00	42 41	71 43	24	34 75	61 34	126 95	24	Pd-up	44 84	128 66
				34	42 45	55 14	92 57	37	45 25	80 43	166 60	34	"	56 17	161 37
				45	54 40	73 09	123 99					43	"	69 43	204 86
				54	69 15	97 89	169 80					54	"	88 63	287 98
10 Pay Life				28	49 95	59 70	96 97	38	Pd up	73 07	179 68	35	Pd up	57 50	161 16
				41	65 25	79 16	130 08	43	"	80 80	200 37	45	"	72 74	207 44
								59	"	109 50	298 07	50	"	81 44	237 92
20 Year Endowment	23	47 90	38 97	25	48 15	60 03	99 54	25	48 15	84 01	169 17	25	44 90	84 87	194 88
	35	50 20	43 39	34	49 90	63 74	106 58	36	50 50	88 78	181 57	35	46 50	86 42	204 79
	45	54 60	51 51	45	54 60	73 65	125 16	45	54 60	97 08	202 62	46	52 00	93 00	237 40
				50	58 95	82 81	142 30								
15 Year Endowment				20	65 60	77 82	126 00								
				36	67 95	82 57	135 72	37	68 20	115 90	232 80				
	43	70 20	57 87	44	70 70	88 11	147 02	48	73 10	121 23	253 40				
	51	75 50	68 93	59	86 85	120 85	213 09								
10 Year Endowment	45	107 00	78 63	33	103 95	119 12	190 81								
				55	113 75	130 76	224 72								

SESSIONAL PAPER No. 9

MUTUAL OF NEW YORK (Canadian Business).

		Annual Dividends - Cash Dividend per \$1,000 of Insurance declared during the year 1919.									
Kind of Policy	Age at Issue	Year of Issue.									
		1916.		1913.		1910.		1907.		1904.	
		Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd
		\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts
All Life	25	21 49	3 97	21 49	4 36	21 49	4 80	21 49	5 27	21 34	5 78
	35	28 11	5 22	28 11	5 82	28 11	6 46	28 11	7 11	27 88	7 65
	45	39 55	7 39	39 55	8 27	39 55	9 19	39 55	10 13	39 26	10 70
	55	69 72	11 32	69 72	12 54	69 72	13 77	69 72	14 97	69 82	15 76
20 Pay Life	25	31 83	5 31	31 83	6 14	31 83	7 06	31 83	8 08	30 25	8 21
	35	38 34	6 56	38 34	7 58	38 34	8 71	38 34	9 94	36 87	10 13
	45	48 52	8 57	48 52	9 83	48 52	11 18	48 52	12 65	47 42	12 99
	55	66 69	12 09	66 69	13 59	66 69	15 14	66 69	16 75	66 30	17 48
15 Pay Life	25	38 35	6 16	38 35	7 26	38 35	8 49	38 35	9 85	35 99	9 78
	35	45 91	7 55	45 91	8 89	45 91	10 37	45 91	12 02	43 65	12 00
	45	57 16	9 69	57 16	11 32	57 16	13 10	57 16	15 06	55 33	15 24
	55	75 60	13 27	75 60	15 16	75 60	17 19	75 60	19 43	74 71	20 11
10 Pay Life	25	51 67	7 90	51 67	9 56	51 67	11 41	Pd up	5 98	Pd up	3 61
	35	61 53	9 58	61 53	11 58	61 53	13 80	"	7 20	"	4 48
	45	75 57	12 06	75 57	14 50	75 57	17 19	"	8 70	"	5 53
	55	96 46	16 02	96 46	18 84	96 46	22 02	"	10 28	"	6 62
20 Year Endowment	25	49 19	6 87	49 19	8 49	49 19	10 29	50 55	13 61	50 18	13 65
	35	51 17	7 75	51 47	9 30	51 47	11 16	52 47	14 16	52 13	14 34
	45	56 69	9 30	56 69	10 91	56 69	12 72	57 32	15 32	57 03	15 72
	55	70 23	12 41	70 23	14 08	70 23	15 83	70 51	17 99	70 51	18 79
15 Year Endowment	25	66 61	8 72	66 61	11 06	66 61	13 75	68 82	18 90	68 77	18 74
	35	68 74	9 61	68 74	11 98	68 74	14 63	70 50	19 36	70 13	19 39
	45	73 21	11 15	73 21	13 51	73 21	16 14	74 44	20 32	74 40	20 66
	55	84 53	14 07	84 53	16 39	84 53	18 91	85 21	22 52	85 37	23 15
10 Year Endowment	25	102 32	12 47	102 32	16 41	102 32	20 83				
	35	104 40	13 46	104 40	17 40	104 40	21 82				
	45	108 41	15 06	108 41	18 98	108 41	23 40				
	55	118 00	17 95	118 00	21 80	118 00	26 22				

SESSIONAL PAPER No. 9

15 Year Endowment.....	25	35	45	55
	68 57	95 02	218 83	
	71 57	105 74	237 70	
	74 40	112 32	253 30	
	89 19	143 31	325 62	
				25
				35
				45
				55
				68 77
				71 43
				74 40
				85 37
				302 76
				320 88
				364 61
				483 53

* In cases where two items are entered, the lower line shows the regular dividend; the upper line an "extra" dividend which can be obtained if the insured furnishes satisfactory evidence of good health and consents to a reduction in policy values. Where only one sum is entered, no extra dividend is available.

(1) In cases where two items are entered, the lower line gives the cash dividend on "1898 form" policies, whose cash value at the end of the distribution period is the net American 3% reserve; the upper line the dividend on "1899 form" policies, in connection with which an "extra" dividend equal to the difference between the "1898 form" dividend and the "1899 form" dividend can be obtained if the insured furnishes satisfactory evidence of good health and consent to a reduction in policy values. Where only one sum is entered, no extra dividend is available.

No quinquennial dividend or 10-year distribution policies have been issued since the year 1906.

In the case of Ordinary Life, 15-Payment and 10-Payment Life 15 year distribution policies issued in 1904 and certain 20 year distribution policies issued in 1899 on the Ordinary Life, 20-Payment Life, 15-Payment Life, 10-Payment Life, 30-Payment Life, 30-Payment Life, 25 Year Endowment and 25 Year Endowment plans, special reserves are held. These reserves are based on a special mortality table which provides for mortality of 133½ per cent of the American 95 up to age 38, and then increases about 1 per cent for each year thereafter up to about 16½ per cent at age 55 where the special table joins Jones' Tropical Table, and coincides with Jones' Tropical Table thereafter. These reserves are built up during the distribution period and the amounts by which these reserves exceed the American 3½ per cent reserves are deducted from the dividends calculated. In such cases, subject to satisfactory medical examination at the end of the dividend periods, the policyholder, on agreeing to a reduction of the cash surrender value at the end of the distribution period to an amount equal to the American 3½ per cent reserves can have the dividend increased by an amount equal to the excess of the special reserve at the end of the distribution period above the American 3½ per cent reserve. The dividends shown in the schedule for 15 year distribution policies are those allotted to policies on the "1899 form" i.e. to those whose values at the end of the distribution period exceed the net American 3½ per cent reserves; the figures inserted above these dividends show the amounts of the extra dividends which can be obtained on the conditions hereinbefore stated. In case of the 20 year distribution policies the smaller dividends relate to policies on the "1899 form" that is those whose values at the end of the distribution period exceed the Net American 3½ per cent reserves and the larger dividends relate to policies on the "1898 form" that is those whose values at the end of the distribution period are the net American 3½ per cent reserves. The differences between the "1898 form" and "1899 form" dividends can be obtained by the "1899 form" policyholders on the conditions hereinbefore stated.

10 GEORGE V, 1920

NATIONAL LIFE OF CANADA.

Kind of Policy.	Deferred Dividends. (a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919 continued in force or matured. (b) Total cash value if surrendered.														
	Quinquennial Dividends - Cash dividends declared in 1919 on policies completing a Quinquennial Dividend period during 1919.			Dividend Period											
	Five Year Dividend Periods.			10 years			15 Years			20 Years					
	Age at Issue	Prem	1919 Div'd	Age at Issue	Prem	(a) Div'd	(b) Cash Value	Age at Issue	Prem	(a) Div'd	(b) Cash Value	Age at Issue	Prem	(a) Div'd	(b) Cash Value
All Life	25	\$ 21 25	\$ 12 21					39					32 75	104 84	
	34	27 05	13 87												
	43	36 05	16 56												
	59	69 75	25 13												
20 Pay Life	25	29 95	14 35					24	27 50	40 71	198 71				
	35	56 90	18 09					35	35 30	71 40	646 40				
	41	45 65	22 46					45	45 75	107 03	798 03				
15 Pay Life	36	44 70	21 13					25	33 60	27 51	448 51				
								35	12 12	51 12	514 12				
10 Pay Life	39	63 25	28 95					30	50 17	46 83	514 83		51 85	131 32	
	43	69 05	32 49												
20 Year Endowment	25	48 45	19 52					25					46 55	91 21	
	34	50 25	19 71					35					48 40	110 70	
								43					51 35	124 60	
15 Year Endowment	32	67 70	27 74					29	60 86	97 22					
								35	67 64	111 46					
								43	70 50	138 52					
10 Year Endowment	48	109 50	43 25	45	107 60	160 73									

SESSIONAL PAPER No. 9

NEW YORK LIFE (Canadian Business).

		Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year, 1919.											
Kind of Policy.	Age of Issue	Year of Issue.											
		1916.			1913.			1910.			1907.		
		Prem.	Div'd.		Prem.	Div'd.		Prem.	Div'd.		Prem.	Div'd.	
		\$	cts.	\$	\$	cts.	\$	\$	cts.	\$	\$	cts.	\$
All Life	25	21 49	3 44	21 49	31 83	5 43	3 79	21 49	4 16	21 49	21 49	4 57	
	35	28 11	4 55	28 11	38 34	6 09	5 06	28 11	5 62	28 11	28 11	6 21	
	45	39 55	6 44	39 55	48 52	8 61	7 19	39 55	7 98	39 55	39 55	8 80	
	55	60 72	9 84	60 72	66 69	11 86	10 90	60 72	11 94	60 72	60 72	12 97	
20 Pay Life	25	31 83	4 71	31 83	38 34	6 09	5 43	31 83	6 24	31 83	31 83	7 13	
	35	38 34	5 81	38 34	48 52	8 61	6 09	38 34	7 67	38 34	38 34	8 75	
	45	48 52	7 55	48 52	66 69	11 86	8 61	48 52	9 82	48 52	48 52	11 09	
	55	66 69	10 57	66 69	83 35	13 32	11 86	66 69	13 19	66 69	66 69	14 59	
15 Pay Life..	25	38 35	5 51	38 35	45 91	7 91	6 47	38 35	7 54	38 35	38 35	8 74	
	35	45 91	6 71	45 91	57 16	10 02	7 91	45 91	9 20	45 91	45 91	10 64	
	45	57 16	8 61	57 16	75 66	13 32	10 02	57 16	11 57	57 16	57 16	13 28	
	55	75 66	11 68	75 66	96 66	16 76	13 32	75 66	15 09	75 66	75 66	17 04	
10 Pay Life	25	51 67	7 15	51 67	61 53	10 40	8 60	51 67	10 21	Pd-up	Pd-up	4 64	
	35	61 53	8 66	61 53	75 57	12 97	10 40	61 53	12 34	"	"	5 58	
	45	75 57	10 87	75 57	96 66	16 76	12 97	75 57	15 32	"	"	6 74	
	55	96 66	14 20	96 66	121 48	22 31	16 76	96 66	19 54	"	"	7 95	
20 Year Endowment.	25	49 33	5 83	49 33	51 91	7 24	7 24	49 33	8 81	50 53	50 53	11 71	
	35	51 91	6 99	51 91	57 34	8 40	8 40	51 91	9 96	52 47	52 47	12 26	
	45	57 34	8 61	57 34	70 81	10 06	10 06	57 34	11 62	57 32	57 32	13 31	
	55	70 81	11 35	70 81	85 98	15 61	12 79	70 81	14 31	70 51	70 51	15 65	
15 Year Endowment	25	66 87	7 34	66 87	69 52	9 42	9 42	66 87	11 74	68 82	68 82	16 26	
	35	69 52	8 80	69 52	74 48	10 87	10 87	69 52	13 19	70 50	70 50	16 75	
	45	74 48	10 78	74 48	85 98	15 61	12 84	74 48	15 14	74 44	74 44	17 68	
	55	85 98	13 62	85 98	121 48	22 31	15 61	85 98	17 87	85 21	85 21	19 65	
10 Year Endowment	25	102 73	10 42	102 73	105 87	15 98	13 87	102 73	17 73			.....
	35	105 87	12 54	105 87	121 48	18 75	15 98	105 87	19 84			.....
	45	111 03	15 32	111 03	121 48	22 31	18 75	111 03	22 62			.....
	55	121 48	18 93	121 48			22 31	121 48	26 20			.....

NEW YORK LIFE (Canadian Business) - *Continued*

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1919.
(a) Cash dividends declared in 1919.
(b) Total cash dividends declared (including (a)).

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919 continued in force or matured. (b) Total cash value if surrendered.

Kind of Policy	Five Year Dividend Periods										Dividend Period																				
	Third Period					Fourth Period					Fifth Period					15 Years					20 Years										
	Age at Issue	Prem	1919		Total Div'd	Age at Issue	Prem	1919		Total Div'd	Age at Issue	Prem	1919		Total Div'd	Age at Issue	Prem	1919		Total Div'd	Age at Issue	Prem	1919		Total Div'd	Age at Issue	Prem	1919		Total Div'd	
			Div'd	cts.				Div'd	cts.				Div'd	cts.				Div'd	cts.				Div'd	cts.				Div'd	cts.		Div'd
All Life	25	...	...	...	89 07	25	20 50	53 45	...	...	25	21 49	136 25	296 08	25	21 49	201 26	431 26	25	21 49	201 26	431 26	25	21 49	201 26	431 26	25	21 49	201 26	431 26
20 Pay Life...	35	...	...	...	118 82	35	27 10	44 87	...	...	35	28 11	128 41	171 01	35	28 11	211 59	538 59	35	28 11	211 59	538 59	35	28 11	211 59	538 59	35	28 11	211 59	538 59
	45	...	...	...	184 14	45	40 70	76 86	...	...	45	39 55	152 01	179 01	45	39 55	250 75	691 75	45	39 55	250 75	691 75	45	39 55	250 75	691 75	45	39 55	250 75	691 75
	55	...	...	...	297 87	55	61 60	118 59	...	...	55	60 72	210 58	637 58	55	60 72	415 08	968 08	55	60 72	415 08	968 08	55	60 72	415 08	968 08	55	60 72	415 08	968 08
	65	...	...	...	91 28	65	28 60	51 30	...	...	65	31 83	162 41	365 41	65	31 83	246 97	750 97	65	31 83	246 97	750 97	65	31 83	246 97	750 97	65	31 83	246 97	750 97
15 Pay Life...	35	...	...	...	118 82	35	35 00	44 87	...	...	35	38 34	166 98	584 98	35	38 34	264 41	883 41	35	38 34	264 41	883 41	35	38 34	264 41	883 41	35	38 34	264 41	883 41
	45	...	...	...	176 00	45	46 21	67 58	...	...	45	48 52	183 00	683 00	45	48 52	314 67	1,037 67	45	48 52	314 67	1,037 67	45	48 52	314 67	1,037 67	45	48 52	314 67	1,037 67
	55	...	...	...	...	55	...	...	...	...	55	66 69	242 26	809 26	55	66 69	491 91	1,315 91	55	66 69	491 91	1,315 91	55	66 69	491 91	1,315 91	55	66 69	491 91	1,315 91
	65	...	...	...	...	...	...	...	...	...	65	88 35	175 11	634 11	65	88 35	248 15	752 15	65	88 35	248 15	752 15	65	88 35	248 15	752 15	65	88 35	248 15	752 15
10 Pay Life...	25	...	...	...	...	25	...	...	...	...	25	57 16	209 15	675 15	25	57 16	...	...	25	57 16	...	...	25	57 16	...	...	25	57 16	...	...
	35	...	...	...	...	35	...	...	...	...	35	75 66	280 46	1,056 46	35	75 66	...	...	35	75 66	...	...	35	75 66	...	...	35	75 66	...	...
	45	...	...	...	...	45	...	...	...	...	45	51 67	153 46	612 46	45	51 67	217 45	721 45	45	51 67	217 45	721 45	45	51 67	217 45	721 45	45	51 67	217 45	721 45
	55	...	...	...	...	55	...	...	...	...	55	61 53	165 13	720 13	55	61 53	238 97	817 97	55	61 53	238 97	817 97	55	61 53	238 97	817 97	55	61 53	238 97	817 97
20 Year Endowment	25	...	...	...	...	25	...	...	...	...	25	91 66	264 76	1,346 76	25	91 66	478 99	1,302 99	25	91 66	478 99	1,302 99	25	91 66	478 99	1,302 99	25	91 66	478 99	1,302 99
	35	50 53	61 25	138 41	211 58	35	48 70	79 47	211 58	...	35	50 53	204 68	...	35	50 53	330 01	...	35	50 53	330 01	...	35	50 53	330 01	...	35	50 53	330 01	...	
	47	53 47	68 91	147 41	223 17	47	50 90	81 28	223 17	...	47	53 47	205 01	...	47	53 47	338 87	...	47	53 47	338 87	...	47	53 47	338 87	...	47	53 47	338 87	...	
	...	59 03	78 29	166 41	254 00	...	56 40	97 48	254 00	...	...	59 03	211 98	...	...	59 03	376 92	...	...	59 03	376 92	...	...	59 03	376 92	...	...	59 03	376 92	...
15 Year Endowment	25	25	25	25	25	25	25
	37	71 02	91 36	195 58	...	37	37	37	37	37	37
	
	

SESSIONAL PAPER No. 9

NORTH BRITISH AND MERCANTILE. (Canadian Business).

Kind of Policy	Quinquennial Dividends - Cash Value of Quinquennial Reversionary Bonuses per \$1,000 of Insurance declared at last previous allotment (1915).									
	Five Year Dividend Periods.									
	First Period.			Second Period.			Third Period.			Fourth Period.
	Age at Issue.	Prem.	Div'd	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Prem. Div'd.
All Life		\$ cts	\$ cts		\$ cts	\$ cts		\$ cts	\$ cts.	\$ cts.
20 Pay Life	25½	32 36	7 90	45	36 40	13 82				
20 Year Endowment	47	46 99	11 66	42	41 26	12 86	32	Paid up		14 36
15 Year Endowment	42	53 50	14 43	53	77 29	21 64				

NORTHERN LIFE

Kind of Policy	Quinquennial Dividends—Cash dividends declared in 1919			Deferred Dividend per \$1,000 of Insurance declared upon policies completing a Deferral Period during 1919			Total cash dividend surrendered		
	on policies completing a Quinquennial Dividend period during 1919			a Deferral Period during 1919			Total cash dividend surrendered		
	Age at Issue	Prem	Divid	Age at Issue	Prem	Divid	Age at Issue	Prem	Divid
First Period									
All Life	2	5.45	9.82	2	17.50	44.62	2	17.50	44.62
	42	34.70	17.11	42	35.00	41.08	42	35.00	41.08
	50	46.70	17.11	50	46.70	53.73	50	46.70	53.73
	55	59.65	10.97	55	59.65	50.23	55	59.65	47.81
	55	56.65	13.41	55	56.65	61.32	55	56.65	60.12
	46	48.05	17.59	46	48.05	85.85	46	48.05	74.50
20 Pay Life	22	57.50	20.95	22	57.50	91.70	22	57.50	78.07
	51	57.50	20.95	51	57.50	87.65	51	57.50	57.05
15 Pay Life	24	46.70	17.90	24	46.70	98.70	24	46.70	84.71
	53	51.55	41.81	53	51.55	50.55	53	51.55	51.17
20 Year Endowment	22	48.10	13.72	22	48.10	67.67	22	48.10	67.67
	26	50.55	14.71	26	50.55	71.17	26	50.55	71.17
	45	53.80	15.11	45	53.80	81.10	45	53.80	81.10
15 Year Endowment	26	66.65	18.70	26	66.65	68.80	26	66.65	68.80
	41	69.77	19.47	41	69.77	68.80	41	69.77	68.80
10 Year Endowment	28	105.95	42.10	28	105.95	42.10	28	105.95	42.10
	38	105.95	42.10	38	105.95	42.10	38	105.95	42.10

PHOENIX ASSURANCE COMPANY (Canadian Branch)

Kind of Policy	Quinquennial Dividends. Cash value of quinquennial reversionary bonus per \$1,000 of Insurance declared 31 Dec., 1915, on policies completing their 5 year period during 1916										Deferred Dividends. Cash value of reversionary bonus declared at 31st December 1917 upon British Empire Policies completing their Deferred Dividend Period in 1917.									
	Company's Fund Policies issued after June, 1903										Deferred Dividends. Cash value of reversionary bonus declared at 31st December 1917 upon British Empire Policies completing their Deferred Dividend Period in 1917.									
	First Period					Second Period					15 Years					20 Years				
	Age at Issue	Prem	Divid	Prem	Divid	Age at Issue	Prem	Divid	Prem	Divid	Age at Issue	Prem	Divid	Prem	Divid	Age at Issue	Prem	Divid	Prem	Divid
All Life	24	21.50	14.79	21.30	17.75	26	21.30	17.75	21.30	17.75	25	19.4	94.00	19.4	94.00	25	19.4	94.00	19.4	94.00
	35	27.00	19.35	27.00	19.35	35	27.00	19.35	27.00	19.35	35	27.00	19.35	27.00	19.35	35	27.00	19.35	27.00	19.35
	44	36.80	24.67	36.80	24.67	44	36.80	24.67	36.80	24.67	44	36.80	24.67	36.80	24.67	44	36.80	24.67	36.80	24.67
	56	57.45	43.53	57.45	43.53	56	57.45	43.53	57.45	43.53	56	57.45	43.53	57.45	43.53	56	57.45	43.53	57.45	43.53
20 Pay Life	25	32.15	15.15	32.15	15.15	29	32.15	15.15	32.15	15.15	29	32.15	15.15	32.15	15.15	29	32.15	15.15	32.15	15.15
	35	7.75	19.35	7.75	19.35	41	7.75	19.35	7.75	19.35	41	7.75	19.35	7.75	19.35	41	7.75	19.35	7.75	19.35
	41	12.55	22.21	12.55	22.21	46	12.55	22.21	12.55	22.21	46	12.55	22.21	12.55	22.21	46	12.55	22.21	12.55	22.21
15 Pay Life	21	58.50	14.79	58.50	14.79	25	58.50	14.79	58.50	14.79	25	58.50	14.79	58.50	14.79	25	58.50	14.79	58.50	14.79
	32	45.15	17.81	45.15	17.81	35	45.15	17.81	45.15	17.81	35	45.15	17.81	45.15	17.81	35	45.15	17.81	45.15	17.81
	45	55.00	24.81	55.00	24.81	45	55.00	24.81	55.00	24.81	45	55.00	24.81	55.00	24.81	45	55.00	24.81	55.00	24.81
	50	61.15	29.32	61.15	29.32	50	61.15	29.32	61.15	29.32	50	61.15	29.32	61.15	29.32	50	61.15	29.32	61.15	29.32
10 Pay Life	27	49.75	32.97	49.75	32.97	50	49.75	32.97	49.75	32.97	27	49.75	32.97	49.75	32.97	27	49.75	32.97	49.75	32.97
	39	52.00	34.88	52.00	34.88	39	52.00	34.88	52.00	34.88	39	52.00	34.88	52.00	34.88	39	52.00	34.88	52.00	34.88
	42	53.20	35.00	53.20	35.00	42	53.20	35.00	53.20	35.00	42	53.20	35.00	53.20	35.00	42	53.20	35.00	53.20	35.00
20 Year Endowment	25	67.25	43.19	67.25	43.19	47	67.25	43.19	67.25	43.19	25	67.25	43.19	67.25	43.19	25	67.25	43.19	67.25	43.19
	55					55					55					55				
15 Year Endowment	25	67.25	43.19	67.25	43.19	47	67.25	43.19	67.25	43.19	25	67.25	43.19	67.25	43.19	25	67.25	43.19	67.25	43.19
	55					55					55					55				

††The cash values in addition to the above bonuses are as follows:

Life Policies: 4% of Outd. reserve, increasing by 1% for each year attained over age 70.

Life, Limited Payments: 80% of Outd. value of equivalent Paid up Policy, an additional 1% given for each year attained over 50 up to age 60.

Endowment Assurance: 90% of Outd. value of equivalent Paid up Policy, percentage increased when policy matures, then 10 year, by adding on 1% for each year near maturity.

10 GEORGE V, A. 1920

PRUDENTIAL LIFE (Canadian Business).

Kind of Policy.	Annual Dividends.		Age at Issue	Year of Issue.		Div'd.	
	Cash Dividend per \$1,000 of Insurance declared during the year 1919.			1916.			
					Prem.		
				\$	cts.	\$	cts.
All Life	25		25	16 61		0 83	
	35		35	21 90		1 01	
	45		45	31 18		1 17	
	55		55	48 98		1 34	
20 Pay Life	25		25	24 41		1 00	
	35		35	29 76		1 19	
	45		45	38 24		1 32	
	55		55	53 34		1 44	
15 Pay Life	25		25	29 43		1 06	
	35		35	35 70		1 28	
	45		45	45 16		1 44	
	55		55	60 71		1 59	
10 Pay Life	25		25	39 74		1 22	
	35		35	48 01		1 46	
	45		45	60 02		1 66	
	55		55	78 08		1 84	
20 Year Endowment	25		25	41 86		1 43	
	35		35	43 12		1 53	
	45		45	46 65		1 62	
	55		55	57 02		1 70	
15 Year Endowment	25		25	58 12		2 00	
	35		35	59 13		2 09	
	45		45	61 85		2 17	
	55		55	70 03		2 26	
10 Year Endowment	25		25	91 53		2 54	
	35		35	92 37		2 65	
	45		45	94 43		2 73	
	55		55	100 72		2 81	

ROYAL INSURANCE (Canadian Business).

Kind of Policy	Deferred Dividends.—Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919, continued in force or matured.							
	Dividend Period.							
	10 Years.				15 Years.			
	Age at Issue	Prem.	\$	cts	Div'd.	\$	cts	Div'd.
15 Pay Life	52	67 48		203 76				
15 Year Endowment					37	69 00		245 88
10 Year Endowment	23	108 32		152 43	39½	69 84		251 20

LA SAUVEGARDE.

Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1919.

Kind of Policy	Year of Issue					
	1916			1913.		
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem	Div'd.
		\$	cts.		\$	cts.
All Life	29	22 40	3 50			
20 Pay Life	36	90 30	13 79			
20 Year Endowment	29	29 00	1 01	25	62 20	7 65
				21	48 60	5 05

SOVEREIGN LIFE.

Kind of Policy.	Annual Dividends Cash Dividend per 1,000 of Insurance declared during the year 1919.						Quinquennial Dividends per 1,000 of Insurance on policies completing a Quinquennial Dividend period during 1919. Cash Dividends declared in 1919.						Deferred Dividends.—(a) Cash Dividends per 1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919, continued in force or matured. (a) Total cash value if surrendered.					
	Year of Issue.						First Period.						Dividend Period.					
	*1910.						First Period.						15 Years.					
	Age at Issue		Prem.		Div'd		Age at Issue		Prem.		(a) 1919 Div'd.		Age at Issue		Prem.		(a) Div'd.	
	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts
Endowment at 75: continuous Premiums	41		36	28	4	27	27		22	13		3	00					
Endowment at 75: 20 Premiums	25		29	60		3	98											
	32		34	71		4	65											
	40		42	15		5	31											
	51		58	74		5	28											
Endowment at 75: 15 Premiums	51		66	52		6	63											
All Life																		
20 Pay Life																		
15 Pay Life																		
10 Pay Life																		
20 Year Endowment																		
15 Year Endowment																		

*The above Office Premiums are deficient by from 2% to 10% (according to age) as compared with later scale of premiums, with normal loadings.

10 GEORGE V, A. 1920

STANDARD LIFE (Canadian Business).

*Cash values of Reversionary Bonus per \$1,000 of Insurance declared on Policies completing a Quinquennial Dividend Period during 1917 assuming entry at beginning of a Quinquennial Period.

Kind of Policy	Five Year Dividend Periods of														
	First Period			Second Period			Third Period			Fourth Period			Fifth Period		
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd
All Life	25	\$ 21 50	\$ cts 25 25	25	21 50	25 25	25	21 50	27 82	25	19 84	56 50	25	19 84	85 68
	35	27 90	30 82	35	27 90	34 47	35	27 90	34 47	35	26 24	70 25	35	26 24	101 68
	45	37 30	38 32	45	37 30	42 75	45	37 30	42 75	45	36 40	86 25	45	36 40	
20 Pay Life	25	32 10	25 20	25	32 10	27 82	25	32 10	27 82	25	27 36	56 50	25	27 36	85 68
	35	38 50	30 82	35	38 50	34 47	35	38 50	34 47	35	33 83	70 25	35	33 83	106 88
	45	47 00	38 32	45	47 00	42 75	45	47 00	42 75	45	43 83	86 25			
15 Pay Life	25	38 70	25 20	25	38 70	27 82	25	38 70	27 82	25	32 04	56 50	25	32 04	85 68
	35	46 00	30 82	35	46 00	34 47	35	46 00	34 47	35	39 37	70 25	35	39 37	106 88
	45	55 40	38 32	45	55 40	42 75	45	55 40	42 75	45	49 14	86 25			
10 Pay Life	25	52 30	25 20	25	52 30	27 82	25	52 30	27 82	25	42 04	56 50	25	42 04	85 68
	35	61 90	30 82	35	61 90	34 47	35	61 90	34 47	35	51 34	70 25	35	51 34	106 88
	45	73 80	38 32	45	73 80	42 75	45	73 80	42 75	45	63 58	86 25			
20 Year Endowment	25	49 80	47 58	25	49 80	57 37	25	49 80	57 37	25	47 19	137 50			
	35	51 80	48 56	35	51 80	58 12	35	51 80	58 12	35	49 26	137 50			
	45	55 30	40 87	45	55 30	58 68	45	55 30	58 68	45	52 73	137 50			
15 Year Endowment	25	67 10	57 18	25	67 10	75 00	25	67 10	75 00	25					
	35	69 00	57 41	35	69 00	75 00	35	69 00	75 00	35					
	45	71 50	58 35	45	71 50	75 00	45	71 50	75 00	45					

The Company does not issue Annual Dividend or 10 Year Deferred Dividend Policies

*These figures represent the complete schedule from which the profits on Canadian Policies actually participating were ascertained

STANDARD LIFE (Canadian Business) (Concluded).

Kind of Policy.		Deferred Dividends. (a) Reversionary Bonuses per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919, continued in force or matured. (b) Cash value of reversionary bonus if surrendered.									
		Dividend Period.									
		15 Years.					20 Year Period.				
Age at Issue	(a) version-ary Div'd.	Prem.	(b) Cash Value.	Age at Issue	(a) version-ary Div'd.	Prem.	(b) Cash Value.	Age at Issue	(a) version-ary Div'd.	Prem.	(b) Cash Value.
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
All Life.		22 10	116 39	44 05		17 42	162 71	60 36			
		37 30	102 83	58 61		21 50	147 58	64 56			
		42 80	100 88	62 13		25 48	146 50	73 17			
20 Pay Life											
						27 36	156 21	64 20			
						33 84	145 57	74 38			
						37 85	141 39	80 59			
15 Pay Life											
		46 00	108 33	49 50							
20 Year Endowment											
						47 19	206 03				
						49 26	206 03				
						52 73	206 03				
15 Year Endowment											
		67 10	*172 18								
		69 00	172 18								
		71 50	172 18								
		80 00	172 18								

*Under Endowment Assurances the Cash Value and the Reversionary Value are identical.

STATE LIFE (Canadian Business).

Kind of Policy	Annual Dividends Cash Dividend per \$1,000 of Insurance declared during the year 1919											
	Year of Issue.											
	1916.			1913.			1910.			1904.		
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.
		\$ cts	\$ cts		\$ cts	\$ cts		\$ cts	\$ cts		\$ cts	\$ cts.
All Life	48	43 00	5 72				36	28 79	5 28	25	21 39	4 72
	53	53 55	7 50							35	27 93	6 58
20 Pay Life										45	39 30	9 72
										55	60 45	14 75
15 Pay Life	22	29 78	3 56	25	31 18	4 74	27	32 70	5 88	25	31 59	8 32
				37	38 73	5 87	31	37 32	6 68	35	38 09	10 12
20 Year Endowment										42	44 51	11 84
15 Year Endowment										33	43 91	12 36
	30	49 26	4 71				22	50 03	8 95	40	53 43	15 10
							35	51 77	9 27			
							37	69 68	12 52			

[illegible]

TRAVELERS INSURANCE COMPANY OF HARTFORD (Canadian Business).

Kind of Policy	Annual Dividends.— Cash Dividend per \$1,000 of Insurance declared during the year 1919.				Deferred Dividends.— Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period dur- ing 1919 continued in force or matured			
	Year of Issue.				Dividend Period.			
	1904.				15 Years.			
	Age at Issue.	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Div'd.
All Life		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.
	34	27 28	9 07		..	..		..
20 Pay Life	43	36 70	12 40		..	..		..
	27	32 94	10 52		..	..		..
20 Year Endowment	46	49 87	16 20					
	25	50 53	14 92					
	38	53 47	16 27					
15 Year Endowment	43	55 93	17 28					
				25	68 82	230 86		

UNION MUTUAL (Canadian Business).

Kind of Policy.	Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1919.										Deferred Dividends—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919 continued in force or matured. (b) Total cash value if surrendered.									
	Year of Issue.										Dividend Period.									
	1916.		1913.		1910.		1907.		1904.		15 Years.				20 Years.					
	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	(a) Cash Value	(b) Cash Value			
All Life	25	20 22	2 61	25	20 22	2 94	25	21 11	3 76	23	20 15	4 02			21 00	76 20	294 33			
	35	26 46	3 06	35	26 46	3 58	35	27 62	4 24	34	26 80	5 47			27 10	101 10	402 45			
	45	37 23	4 03	45	37 23	4 98	45	38 86	6 14	45	38 86	8 63	41	33 56	86 17	154 39	559 69			
	55	57 15	6 69	55	57 15	8 37	55	59 66	12 22	55	59 66	14 19			61 60	256 12	762 33			
20 Pay Life	25	30 24	2 4	25	30 24	3 56	25	30 95	4 31	25	30 95	5 95			28 10	90 65	519 22			
	35	36 37	3 38	35	36 37	4 20	35	37 35	5 16	35	37 35	7 25			35 00	114 85	654 16			
	45	45 91	4 29	45	45 91	5 47	45	47 39	6 81	45	47 39	9 56			38 80	129 56	716 82			
	55	62 93	6 83																	
15 Pay Life.....	38	46 42	3 83	25	36 55	3 97	25	37 15	4 91	23	37 15	7 04	35	41 55	103 25	651 25				
	45	54 28	4 55	35	43 70	4 64	34	43 68	5 71											
	56	73 96	7 43	45	54 28	5 93	45	55 61	7 48	55	73 87	12 35								
										24	Pd-up	6 61								
10 Pay Life	31	54 69	3 85	25	36 55	3 97	24	Pd-up	6 32	24	Pd-up	6 61			48 50	114 13	542 70			
	49	79 07	5 81	35	43 70	4 64	49	"	10 15	34	"	7 83			52 40	138 39	665 96			
	25	48 35	3 54	25	48 35	4 72	25	49 11	6 06	25	49 11	9 08			48 70	134 80				
	35	50 06	3 81	35	50 06	5 03	35	51 11	6 41	35	51 11	9 43			50 90	143 12				
20 Year Endowment.	45	54 44	4 55	45	54 44	5 94	45			45	56 00	10 50			54 80	159 36				
	55	66 63	6 92	55	66 63	8 72														
	25	66 07	4 12	23	66 07	5 83	23	66 52	7 74	23	66 52	9 84	25	66 75	146 78					
	35	67 51	4 37	45	71 02	6 85	45	72 51	8 80	35	68 49	12 20	35	68 49	150 26					
15 Year Endowment.	51	75 73	6 08	45	71 02	6 85	45	72 51	8 80	45	72 51	12 30	47	73 90	162 94					
										50	76 61	169 36	50	76 61	169 36					
10 Year Endowment.	27	102 48	5 34	22	102 05	4 66	25	103 70	11 30											
	35	103 54	5 53																	
	55	114 22	8 04																	

UNITED STATES LIFE (Canadian Business).

Kind of Policy	Deferred Dividends. (a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1919 continued in force or matured (b) Total cash value if surrendered.				
	Dividend Period.				
	20 Years.				
	Age at Issue.	Prem. \$ cts.	(a) Div'd. \$ cts.	(b) Cash Value. \$ cts.	
All Life	22	19 86	11 34	209 84	
	33	24 78	13 94	281 65	
20 Pay Life	25	27 39	15 64	428 57	
	34	33 26	18 81	527 58	
	40	38 83	21 87	599 43	
20 Year Endowment	24	47 68	27 96		
	29	48 33	28 38		

SESSIONAL PAPER No. 9

LEGAL DECISIONS.

1. FIRE INSURANCE.

(a) *Maison inoccupée—Connaissance de l'assureur—Fausse représentation—Avis—Preuve—Terme—Renonciation—C. civ.—art. 2478.*

1. Si une demande d'assurance est faite pour une maison décrite comme résidence habitée, tandis qu'elle est inoccupée, il n'y a pas de fausses représentations rendant la police nulle, si l'assureur savait que cette bâtisse n'était pas occupée au temps de l'émission de la police et ne l'a pas été jusqu'au moment de sa destruction par un incendie.

2. L'assureur ne peut se prévaloir, dans le but d'échapper au paiement de l'indemnité, du défaut d'avoir rempli les conditions préalables stipulées dans la police, telles que l'avis à donner, la preuve à faire, le délai qui lui est accordé pour régler, lorsqu'il a positivement refusé de payer et décliné toute responsabilité.

Dec. 16, 1918.—*British Colonial Fire Insurance Company v. Rahal*—28 Rapports Judiciaires de Québec, 227.

(b) *Cancellation of Policy—Sufficiency of.*

A notice to insurance agents as follows: "I have just learned from Calgary that they have taken care of the insurance for the Allen, Moosejaw, etc., held to be under the circumstances sufficient notice of cancellation of the insurance under s. 11 of the Insurance Act (1915, Sask. stats., c. 15), although it did not request the cancellation of the insurance or cancel it by express words.

June 19, 1919.—Saskatchewan Court of Appeal.—*Cook-Henderson, Ltd. v. Allen Theatre*.—47 D.L.R., p. 357.

(c) *Statutory Condition 21—False Statement in Declaration—Claim Defeated.*

Statement in statutory declaration of claimant under a fire insurance policy held to be false within statutory condition 21 of The Fire Insurance Policy Act (as amended by ch. 35, 1915) and judgment of Mathers, C.J.K.B. (1918, 2 W.W.R. 541) dismissing the claimant's action sustained.

January 17, 1919.—Manitoba Court of Appeal.—*Kibczy v. The Home Insurance Company*—(1919), Western Weekly Reports, 423.

(d) *Arbitrage—Sentence arbitrale—Agent—Reconstruction—C. civ.—art. 1730, 2478, 2597—S. ref. (1909), art. 7034, 16, 18, 20, 21.*

1. Un contrat d'arbitrage signé par l'assistant-gérant d'une compagnie d'assurance et par l'estimateur de la compagnie comme témoin, indique que ce dernier n'a qu'une autorité limitée.

2. D'après la loi des assurances de Québec, si la compagnie d'assurance ne s'entend pas avec l'assuré sur le montant de l'indemnité, ils sont tenus de soumettre le différend à l'arbitrage; mais il ne s'ensuit pas de ce fait que la compagnie se soit engagée à payer la perte en argent ou qu'elle ait renoncé au droit que lui accorde son contrat, ou le paragraphe 8 de l'article 7084 des S. ref. (1909), de reconstruire elle-même la bâtisse incendiée.

Dec. 16, 1918.—Quebec King's Bench.—*The Phoenix Insurance Company of Hartford v. Lalonde*—28 Rapports Judiciaires de Québec, 287.

(e) *Subject matter—Occupied dwelling houses—Suspension of risk—Change material to risk.*

Several buildings were insured against fire by separate policies each of which expressed the risk to be on the building "while occupied by.....as a dwelling."

Held, affirming the judgment of the Appellate Division (41) Ont. L.R. 108; 39 D.L.R. 528), that a building used as a combined store and dwelling was not insured.

Held, also, Idington and Brodeur JJ. dissenting, that the contract was intended to insure occupied dwellings only; that the failure of the insurance agent to insert the name or description of the occupant was immaterial; and that the word "by" in the restrictive description quoted could be deleted as not required to express the intention and make the contract sensible. *London Assur. Corp. v. Great Northern Transit Co.* (29 Can. S.C.R. 577), followed.

To the knowledge of the insurer and insured the buildings were not completed when the policies were issued and could not be expected to be occupied for some time.

Held, Idington and Brodeur JJ. dissenting, that though the risk might presently attach to the unoccupied buildings, yet after they were once occupied the insurance would be suspended on any becoming vacant, and a loss occurring during such vacancy would not be covered.

The Appellate Division held that the insured was entitled to recover \$1,200 on each building actually occupied as a dwelling at the time of the fire, and ordered a reference to ascertain the amount due.

Held, per Davies, C. J., Anglin and Mignault, JJ., that as the basis of the claim was certain and the amount, once the facts were established, ascertainable by a mere arithmetical computation, the insured was entitled to interest on the sum eventually found due from the expiration of sixty days after the proofs of loss were furnished.

10 GEORGE V, A. 1920

Held, further, that the Supreme Court of Canada should not interfere with the discretion of a provincial appellate court in allowing issues of law arising on the documents and facts in the record to be raised though not pressed at the trial.

Dec. 23, 1918.—Supreme Court of Canada.—*S. M. Ross and other v. Scottish Union and National Insurance Company*—LVIII, Supreme Court, Reports, 169.

(f) *Policy—Conditions—Notice of loss—Proofs of loss—Irregularity—Relief—Specified delay to begin action—Action premature—“The Fire Insurance Policy Act,” R.S. Sask., 1909, c. 80, s. 2—“The Saskatchewan Insurance Act,” Sask. S., 1915, c. 15 s. 86.*

Insurance policies against fire were issued by the companies respondent on buildings owned by the appellant Shepard with loss, if any, payable to the appellant bank, assignee of a mortgage on the property. The buildings were subsequently destroyed by a fire occurring on the 1st or 2nd April, 1915, of which the agent of the bank informed the companies respondent. In the course of their investigation they suspected some incendiary origin and declined payment for a considerable period. The proofs of loss were furnished on the 29th February, 1916. The statutory condition No. 13 required that the assured should “forthwith” give notice in writing to the companies, and, “as soon afterwards as practicable,” deliver a detailed account of the loss accompanied by a statutory declaration as to the truth of his statements. According to another condition, no action could be brought after the expiration of one year from the date of the loss. The statutory condition No. 17 also provided that “the loss shall not be payable until thirty days” in the case of one policy and sixty days in the case of the other policy “after completion of the proofs of loss.” The present actions were commenced on the 22nd March, 1916, before the lapse of the required period, in order that they might be instituted within one year from the date of the fire.

Held, that this court should not interfere with the discretion exercised by the trial judge in deciding that the non-performance of condition No. 13 had been due to mistake and that relief should be granted to the assured under sec. 2 of “The Fire Insurance Policy Act.”

Per Idington J.—As the notice was not given “forthwith after loss” and the proofs were not delivered “as soon afterwards as practicable,” they cannot be regarded as made in compliance with the terms of the policy and, therefore, cannot be used to fix the time when the actions should be brought.

Per Anglin and Cassels JJ.—The proofs of loss became of value and were “completed” only when the trial court exercised its statutory power to give relief; and the effect of granting it was to put the assured in the same position for all purposes as if the proofs had been furnished as required by the statutory condition No. 13. Accordingly, the respective periods, prescribed by statutory condition No. 17, should be deemed to have elapsed and the loss under each of the policies to have been payable before the action upon it was begun.

Per Mignault J. (dissenting).—Sec. 2 of “The Fire Insurance Policy Act” did not give power to the courts to relieve against the requirements of statutory condition No. 17.

Judgment of the Court of Appeal (11 Sask. L.R. 259; 42 D.L.R. 746), reversed, Davies C. J. and Mignault J. dissenting.

May 6, 1919.—Supreme Court of Canada.—*Robert Shepard and The Merchants Bank of Canada v. The British Dominions General Insurance Co. of London, England—Robert Shepard and The Merchants Bank of Canada v. Glens Falls Insurance Co. of Glens Falls, New York.* LVIII Supreme Court Reports, 551.

(g) *Assignment of insured property—Written Permission of Company not endorsed on Policy—Validity—Ontario Insurance Act.*

Where insured property is assigned without the written permission of the insurance company being endorsed on the policy, the policy becomes void under statutory condition 3 of the Ontario Insurance Act, R.S.O., 1914, c. 183, s. 194.

Dec. 20, 1918.—Ontario Supreme Court, Appellate Division.—*Staddon v. Liverpool-Manitoba Assurance Co.*—47 D.L.R. p. 473.

(h) *Interest—Ownership—Promise of sale—Other insurances—Waiver—C. C., Arts. 1478, 2474, 2771.*

1. Where the lessee of machinery and goods, with the right of acquiring ownership thereof after full payment of stipulated lump sum, insures them in an insurance company, he describes sufficiently his interest in these moveables by stipulating that, in case of fire, the amount of indemnity shall be payable to his lessor, as his interest may appear.

2. The insurance company, in such a case, has no right to ask that the policy should be declared null, because the lessee had not, at the time of the contract of insurance, become owner of the goods by paying in full the sum agreed upon.

3. If an undisclosed blanket policy is not taken by the insured who ignored its existence, but by another interested person for his personal benefit, it is not a ground to annul the policy.

4. Where an insurance company agrees to pay the amount fixed by its own adjusters, and furnishes to the insurer its own form to sign the receipt thereof, it waives its right to plead want of interest in the insurer and non-disclosure of previous policies.

Dec. 7, 1918.—Superior Court, Montreal.—*Toronto Type Foundry Company v. Alliance Assurance Company, and Ginsberg, mis en cause.*—55, Quebec Reports, 483.

SESSIONAL PAPER No. 9

(i) 3 Geo. V., c. 26—Remedial Provision—Imperfect Compliance with Conditions—Equitable relief.

In an action to recover the amount of a loss on a fire policy, tried by a judge without a jury it was admitted that no notice in writing of the loss was given and no proofs of loss were furnished by the insured, as required by the policy, but it was proved that shortly after the fire the insured told the agent of the company who effected the insurance that the insured building had been totally destroyed by fire, and asked what he had to do in reference to it, and the agent replied that he (the agent) would notify the company, through his office, and it would probably send somebody to adjust the loss. The agent did notify the company, and it sent an adjuster to examine into the circumstances of the loss, who reported against paying, on grounds other than the want of notice or proofs of loss.

Held, per Sir J. D. Hazen, C.J. and Grimmer, J., affirming the judgment of the trial judge, Barry J. dissenting, that the remedial provisions of section 7 of The Fire Insurance Policies Act, 3 Geo. V., c. 26 (1913), were, under the facts proved and found, properly applied, and that it would be inequitable that the insurance should be considered forfeited because of the non-compliance with the conditions of the policy in respect of notice and proofs of loss.

Per Barry J., that in order to entitle the plaintiff to the equitable relief contemplated by the section, there must be some attempt at compliance with the conditions, and the facts as proved afforded no reason to warrant the trial judge in holding that there had been an imperfect compliance with the conditions which rendered it inequitable that the insurance should be decreed forfeited.

Feb. 14, 1916.—New Brunswick Appeal Court.—*Wetmore v. British and Canadian Underwriters of Norwich, England*.—XLVI, New Brunswick Reports, 304.

2. ACCIDENT INSURANCE.

(j) Employer's liability—Conditions of policy—Accident—Immediate notice—Delay in giving same—C. C. Arts. 2468, 2471.

Where the liability of the insurer, by a policy of employers liability insurance, has been made dependent upon the giving by the assured party of immediate notice of any accident covered by the policy, a delay of fifty-three days in giving notice of an accident entails forfeiture of the right of the assured to claim in respect of such accident.

Nov. 11, 1918.—Quebec King's Bench.—*Merchants and Employers Guarantee and Accident Co. v. Parent*.—28 Quebec Reports, 310.

(k) Accident—Term of Contract—Accidental Injury—Failure to Notify Company of Change of Occupation—Liability of Company.

The plaintiff was insured against "loss resulting from bodily injuries effected directly and independently of all other causes through accidental means and as the direct result of some cause not attributable to the assured's state of health." The plaintiff suffered permanent injuries causing "auricular fibrillation" of the heart, in a fight, in which he was not the aggressor, and the court held the company liable under the above clause; the disability being the direct cause of the fight even if the plaintiff's heart had been slightly affected, without his knowledge before that time, also that the plaintiff's change of occupation to a more hazardous one without disclosure to the company did not, under the circumstances, avoid the policy.

(*Fidelity & Casualty Co. of New York v. Mitchell*, 36 D.L.R. 477, (1917) A. C. 592, applied and followed.)

Oct. 15, 1918.—Ontario Supreme Court, Appellate Division.—*Morran v. Railway Passengers Ass'ce Co. of London, England*.—44 D.L.R., p. 646.

(l) Insolvency—Employers' Liability Policy—Action for Injury to Employee—Assignment for Benefit of Creditors by Employer Pending Action—Judgment of Employee Paid by Assignee—Action by Assignee on Policy.

An employers' liability policy provided that no action could be instituted against the insurer to recover unless it should be brought for loss actually sustained and paid in money by assured in satisfaction of a judgment after trial.

An accident occurred to an employee of assured and an action was instituted against assured. While the case was pending assured made an assignment for the benefit of creditors under *The Assignments Act*. Judgment having been rendered in favour of the employee, the assignee paid the amount with money handed to him by another party and brought action under the policy.

Held, affirming judgment of Court of Appeal for Manitoba which affirmed judgment by Prendergast, J. (1917) 2 W.W.R. 1120) that the assignee should recover. The insurer's contingent liability for the amount of the employee's judgment existed when the assured made the assignment, the correlative contingent right of the assured passed to his assignee, and payment of the judgment by the assignee converted the latter into an absolute right, enforceable for the benefit of the estate, and the former into an absolute liability.

The insurer's liability is not measured by the amount of the dividend to which the employee would ultimately have been entitled on a distribution of the estate had his judgment not been satisfied (*In re Law Guarantee, Trust & Accident Society; Liverpool Mortgage Insur. Co's. Case* (No. 2.) (1914) 2 Ch. 617, and other authorities referred to).

December 9, 1918.—Supreme Court of Canada.—*Newton v. North American Accident Insurance Company*.—(1919) 1, Western Weekly Reports, 317.

10 GEORGE V, A. 1920

3. EXPLOSION INSURANCE.

(m) The decision of the Court of King's Bench of Quebec in the appeal case Guardian Assurance Co., Limited v. Curtis & Harvey (Canada) Limited, is one of the most important of the year, both from the standpoint of the amount involved and the interest attaching to the question of fire companies' liability for explosion damage. The judgment and Hon. Mr. Pelletier's notes are given herewith in full. It is understood that an appeal has been taken to the Judicial Committee of the Privy Council.

THE GUARDIAN ASSURANCE CO. LIMITED,

*Defendant Superior Court,
Appellant.*

CURTIS'S & HARVEY (CANADA) LIMITED AND J. LEONARD APEDAILE.

*Plaintiff's in the Superior Court,
Respondents.*

The Court having heard the parties by their respective Counsel, examined the record and on the whole maturely deliberated;

Considering that there is error in the final judgment given by the Superior Court on the 13th February, 1919, maintaining the action and condemning Defendant Appellant to pay the whole of the amount claimed;

Considering there is also error in the two interlocutory judgments of April 26, 1918, and December 2, 1918, maintaining Plaintiff's inscription in law against part of Defendant's Plea and rejecting Defendant's motion for leave to amend its Plea;

Considering that the Insurance Policy contains a clause in virtue of which Defendant is liable for damages caused by fire, but not for those resulting from explosions;

Considering that the said clause was inserted in the Policy at the request of the assured and that consequently there has been on that point a special agreement between the parties and the contract;

Considering that such an agreement is not contrary to public order or good morals, but that it is valid, prohibited by no law and may be legally entered into by parties having capacity to contract;

Considering that the Provincial Statute invoked by Respondent has been passed to prevent the assured being taken by surprise and also to prevent the Insurance Companies from imposing conditions to which assured has not assented; but that the Statute does not prevent and limit liberty of contract between parties capable of contracting.

Considering that Defendant Appellant must be condemned to pay the damages caused by fire, but not those resulting from explosions;

Considering that the parties have both erred in contending that the action should be dismissed or maintained for the whole and that consequently the proof does not sufficiently distinguish between the damages caused by the fire and those resulting from explosions;

Considering that it is impossible to render judgment without such proof being made;

The final judgment dated February 13th, 1919, is reversed as well as the said interlocutory judgments rendered on the 26th April, 1918, and December 2nd, 1918, and proof is ordered before adjudicating on the inscription in law and the motion of leave to amend is granted without costs (with leave to the Respondents to answer the amended plea);

It is ordered that record be transmitted to the Superior Court to complete the evidence already on record,

First, on the allegation of the Plea which is restored thereto;

Second, on the allegation added by the motion to amend;

Third, on the quantum of damages resulting from fire and from those resulting from explosions;

Costs in the Superior Court are reserved, but Respondent is condemned to the costs of appeal.

Copy of Notes of Judge Pelletier.

These are two cases of the highest importance not only on account of the amount in issue, but also because these are test cases the decision of which would influence judgments to be rendered in a great many other cases, which are suspended pending our decision.

The total amount in issue is \$600,000.

Plaintiff's claim is based on the loss resulting from a disaster which happened to their Explosive Factory situated at Dragon near Rigaud, on the 18th of August, 1917. The whole place was razed and destroyed.

Now the Plaintiff which has become insolvent claims through its Liquidator, the payment of Insurance Policies. The Court duly has upheld both suits, hence the two appeals, which are now before us.

The cases rest on the interpretation of the Insurance Policies and the Law which governs them and a difficulty, in fact the main difficulty arises from the fact that the Insurance Policies contained a clause which reads as follows:—

"Warranted free of claim for loss or damage caused by explosion of any of the *material* used on the premises."

The Insurance Policy is one against fire only.

Now according to the evidence, there has been not only a fire, but explosions.

The Plaintiff takes the stand that the fire was the principal and initial cause; that the explosions were only incident resulting from the fire and consequently since the whole has been destroyed, it is entitled to the full amount covered by the Insurance Policies.

SESSIONAL PAPER No. 9

The Insurance Companies take the following stand as formulated in one of their factums:—

"Appellant was prepared to pay its proportion of the loss resulting directly from the fire up to the moment of the first explosion and for any other loss by fire, entirely independent of explosion, but Respondents have taken the position that they do not attempt to prove any loss by fire independent of explosion, but demand payment of the entire loss or nothing."

Respondent admits that an important part of what was insured had been destroyed by fire only and this is what it says on the subject in its factum.

"The following buildings containing large quantities of T.N.T. were wholly destroyed by fire, *without an explosion* of the T.N.T.; Magazine D 13; T.N.T. 12; T.N.T. 9; T.N.T. 11; T.N.T. 13; Magazines D 14 and D 15."

"Other than the buildings above enumerated, the following buildings were destroyed *by fire alone*; the whole of the "A" group; Tank Nos. 1, 2, 3, 4, 5, 6, 7, and 8; Power Houses Nos. 6, 7, and 8; Buildings over Tank 37, 38, 39, 40, and 41; Tank No. 101; s 4, s 3, s 5, and s 6; w 25; s 1 and s 2; w 21, s7; Nos. 1, 2, 3, 4, and 5; the whole of the g. c. group T.N.T. 1, 8 N.T. 2; No. 10; s 8; d 11; d 9; d 13; d 14; d 15; c 25, c 26, c 1, T.N.T. 8, 9, 10, 11 and 12."

However nobody denies, in fact, both parties practically admit that part of the destroyed was due to explosions.

If there were only the Insurance Policies, these cases could be decided more easily since it would be sufficient for us to read together all the conditions of the contract and give them the interpretation which would result from the whole, but the question is complicated by the Provincial Statute governing this matter.

To avoid that insured parties be taken by surprise or becoming the victims of clauses unjustly inserted in Insurance Policies, the Legislature of Quebec has enacted a law which was declared to be valid by the judgment of the Privy Council in the case of Citizen Insurance Co., and Parsons (7 Appeal Cases page 119) which holds among other things that Insurance Companies are bound to print on their Policy and as one of the conditions thereof, the following clause.

"The Company shall make good loss caused by the explosion of gas in a building not forming part of the gas-works and *all other loss caused by any explosion causing a fire and all loss caused by lightning, even if it does not set fire.*"

An Act adds that if an Insurance Company wishes to vary this clause it must do so in such a manner as to call attention thereto and with an ink different from that used for the body of the Policy. The Statute adds that if the Insurance Companies take advantage of their right to vary Clause 11, the Courts shall have the right to decide whether such change or variation is unjust and unreasonable in which case the insured shall not be bound.

The two Insurance Policies which we have before us differ considerably on the subject. The North British and Mercantile has printed on its Policy and as one of the conditions thereof Section 11 of the Provincial Statute, which I have just cited, but on the other hand, it has declared in the same Policy and that in the manner provided in red ink the following:—

"This Company is not liable for loss caused by explosion of any kind, unless fire ensues *and then for loss or damage by fire only.*"

The Guardian Insurance Company on that score is in a different position. It has printed on its Policy Clause 11 of the Provincial Statute, but it did not take advantage of the right to change it by another clause in red ink, consequently it remains that clause 11 forms part of the conditions of its Policy.

The trial Judge took advantage of that fact to condemn the Guardian Insurance Company. As to the North British and Mercantile Insurance Company, the trial Judge has declared that the Provincial Statute had not been followed to the letter, a fact which seems to me hard to admit, but that in any event he had come to the conclusion that the clause so changed was unjust and unreasonable and consequently did not bind the insured.

The first point which arises is the following:—

"Does the Provincial Statute apply to the case in question?"

I come to the conclusion that the question must be answered in the negative. To answer it in the affirmative, we must presume that the Legislature violating an inalienable principle has interfered with liberty of contract. No principle is more generally admitted, recognized and considered as a sacred right than that except in cases against public order or morals, their contract is the law of the contracting parties.

It cannot be presumed that the Legislature is anxious to depart from this rule.

Certain Insurance Companies took advantage of their experience and cleverness to insert in their Policies a series of interminable clauses which enabled them to collect premiums, but protected them almost completely against payment of the Policies in the event of disaster. This was printed in small letters somewhere on the Policy, which was very wrong and the unwary assured did not take the trouble to read it, hence then good faith was taken by surprise.

It is on that account of that state of things and to remove the abuses resulting therefrom, that the Provincial Statute has been passed and it must be observed that it has left to the companies the right to impose conditions, providing they are inserted in such a way as to be readily seen and not oppressive. Such interpretation is reasonable. It is that which was adopted by Sir Montague Smith who delivered judgment on the Privy Council in the case of Citizen & Parsons when he said among other things that the object of the Provincial Statute was to prevent the companies from imposing "*with conditions of their own*" a contract which the assured had not had the intention to enter into. Does this happen in the present case, I do not think so.

The clause above cited which is found in the Insurance Policies "warranted free of claim for loss or damage caused by explosion of any of the material used on the premises" is not a condition which the Policy imposed upon the assured without his knowledge or consent for it

10 GEORGE V, A. 1920

is the assured himself who demanded (that is not denied) that that clause be inserted in the Insurance Policy. Therefore, Respondent could not be taken by surprise, such is the contract he has willed, demanded and obtained.

The contract was not contrary to public order or good morals and the parties insured had the right to make it, the Provincial Statute did not go the length of forbidding it.

The reason of such a contract is easy to see by demanding an insurance against fire only and guaranteeing that he would not claim anything for explosions.

The insured obtained a policy which cost him much less as far as the premium is concerned than a Policy of insurance against explosions.

I shall discuss later from another standpoint this aspect of the question.

We must therefore read the Insurance Policy as validly containing terms not to claim for losses or damages resulting from explosions.

If the clause is valid, it must be given effect thereto. If not, the contract is destroyed on its very foundation, then it does not exist and the Companies could free themselves therefrom from reimbursing the premiums received.

Proceeding therefore to read the Policy which first insured only against fire and secondly declares that no damages resulting from explosion are payable, we must now consider the fact that clause 11 of the Provincial Statute is found in both Policies.

As to the North British and Mercantile Company, clause 11 has been changed as allowed by the Statute and consequently the only damage due is that which results from an explosion causing a fire and only from the loss caused by the fire. Now there is not in the record sufficient evidence to make the necessary distinction on that score.

The Respondent took the stand that it is entitled to the whole amount of the insurance even for the part of the loss which is caused by explosion and it is consequently impossible to find in the record proof permitting us to condemn the Insurance Companies in the amount of damages caused by the fire independently of explosions.

It was for the insured to adduce that proof and to make the necessary distinctions. This may be done since as seen by the quotation herein above made from Respondent's Factum, Respondent admits that a great part of the damage results from the fire alone.

I admit that it is more difficult to make the distinction as to damages caused jointly by the explosions and by the fire, but Respondent should have made the best possible evidence and the Court would have weighed it.

As to the Guardian Insurance Company since Clause 11 of the Provincial Statute forms part of the Policy and consequently of the contract, it must be read with the Clause "Warranted Free of Claim, etc." and what is the result? To answer this question one must compare these two clauses by placing them alongside each other and reading them together. As far as I am concerned this operation brings me to the following conclusion; an explosion arises causes fire on the left hand side of the buildings where it happens, then the Insurance Company is responsible, but on the right hand side of the buildings where it happened it did not cause the fire, it merely broke or destroyed, then there is no liability on the part of the Insurance Company. Therefore here again (but the proof will be more difficult to make) the proof should establish the facts as well as possible in order that the Insurance Company be condemned to pay for the damage resulting from the fire caused by the explosion and be not condemned to pay for what was destroyed by the explosion without the intervention of the fire. It may be answered, everything was burnt down, but if any part of the buildings insured was burnt down after having been destroyed by the explosion, the Insurance Company in my opinion, would only be liable for the difference in value between the buildings or rather their debris demolished and dispersed by the explosion and the value that the whole had as a building.

I shall now search the origin and causes of the fire.

Both parties agree to say that the fire caused the explosion. They are both interested in taking that position. The Plaintiff's because it enables them to claim that the explosions were merely incident of the fire and the Appellants because it enabled them to pretend that they do not fall under Section 11 of the Provincial Statute since the latter only provides for a fire caused by an explosion and not for an explosion caused by a fire.

A superficial reading of the evidence seems at first sight to justify both parties in their contention that explosions were caused by fire, but a careful examination of the question enables me to reach a different conclusion, that a fuller and more careful trial would confirm and corroborate.

No fire arose in the establishment from other sources than "material used on the premises which are mentioned in the warranty clause."

The buildings which caught on fire were not buildings where this material was not and the fire was not communicated to the material in question. On the contrary, it is the material covered by the Warranty Clause which ignited probably by reason of the gas which it contained. The heat becoming more and more intense has apparently caused the alleged fire which was nothing else than the explosion which fomented in the material, indeed at a given moment the material exploded lifting with violence the roof which contained it although the same was held by iron clamps.

Under the circumstances, can we say that it was fire which caused the explosion or must we not rather reach the conclusion that it is the material which caused the accident? The latter view is supported by the following facts which are proved beyond question.

The accident originated in the building marked on the plan T.N.T. 4. There were in that T.N.T. 4 six nitrators. It is in nitrator six that the explosion was fomented and took place. Now in that nitrator, were found precisely the material covered by the Warranty Clause.

The logical conclusion to be deducted therefrom may be easily understood.

Indeed explosions have played in all this a great part. To convince oneself thereof, it is sufficient to read thereof the version of witness Crutchlow heard on behalf of the Plaintiff's and particularly what he says on page 161 of the appendix.

SESSIONAL PAPER No. 9

The main explosion was so strong that although all the workmen were out, it knocked them all down and the witness in the same page adds that there have been constantly afterwards explosions at intervals for an hour and a half, in short, the explosions were the principal cause of the fire.

To presume we are in the presence of a valid and legal contract agreed upon by parties capable of contracting and we must give effect to this contract by condemning to pay what was destroyed by fire; and by refusing to condemn to payment of damages which the Insured had promised not to claim.

Parties have fallen in a common error on that score and as a result the proof is incomplete. I think we should send back the record to have it completed.

These cases have two other more aspects, Appellant in Paragraph 8 of their defense have alleged the following:—

"That it was not the intention of the parties to the said contract either that the Company Defendant should insure or that the said Curtis's & Harvey (Canada) Limited, should be insured against loss or damage caused by explosion upon the premises of the said insured and the contract was entered into and the rate of the premium or consideration therefor was established and agreed to upon such understanding and agreement."

The above paragraph was met by a demurrer which was upheld and consequently in spite of their efforts, the Appellants were unable to prove the above paragraph of their pleas. I think the judgment on the demurrer was erroneous. We are in the presence of a contract which is not very clear and the interpretation whereof is difficult.

I am of opinion that under the circumstances it would have been useful for the decision of the case that the proof of Paragraph 8 should have been adduced, if possible.

The buildings to be insured were buildings wherein there was a considerable risk on account of that dangerous explosive material. The parties knew it and the Insurance Policy says so. Now if making a contract which they have a right to make, the parties intended that the Policy should not cover dangers resulting from explosions, if the insured has selected to pay a smaller premium on that account and if the Insurance Companies have accepted that smaller premium because explosions were excluded from the risk, there has been between the parties an agreement which we can only ignore by declaring that one party shall pay more than he agreed to pay.

Further more the Appellants have before the proof and hearing of the case, moved to amend their plea by adding thereto the following paragraphs:—

"That said Defendant had not and has not any power, right or authority, to enter into a contract of explosion insurance in Canada and denies that it ever entered into such a contract or that the said contract can be made or construed to include the same and Defendant denies that it ever demanded or was paid by Plaintiff's any premium or consideration for explosion insurance."

The above motion was refused. According to me it should not have been so refused because the whole of all these facts is not too much to enable us to reach a satisfactory conclusion. On the whole, I am of opinion, First, to reverse the final judgment of the Superior Court; Second, to reverse the judgment which rejects the motion for leave to amend the interlocutory judgment which maintained the demurrer; Third, to order that the record be sent back to the Superior Court to enable the parties to prove. A, the Allegations of paragraph 8 of the Defendant; B, the Allegations of the amendment which has been rejected and should have been allowed for the value of the building which had not been affected by explosions and of the loss which merely results from fire; D, the value of the buildings destroyed by these explosions and the value of the material after such destruction; E, the total amount of the damage caused by the explosion and the total amount of the damage not caused by such explosions.

The cost in the Superior Court should be reserved, but the cost of appeal should be against the Respondents.

4. MARINE INSURANCE.

(n) *Effect of Statement made on negotiating for Insurance—Whether Representation or mere expression of Expectation or Belief—Whether in the circumstances the policy attached.*

In an interview between plaintiffs' agent and defendants' agent in arranging for defendants insuring plaintiffs' goods while being towed on scows the question arose whether the scows were to be towed singly or together, a higher rate applying in the latter case. During the interview plaintiffs' agent telephoned the master of the towing tug and, on the latter agreeing to tow singly without extra charge, informed defendants' agent that the scows would be towed singly and the policy was issued at the lower rate. The scows were not towed singly and one was lost. *Held*, (affirming judgment of Clement, J., Martin, J.A., dissenting) that plaintiffs could not recover on the policy. Per Macdonald, C.J.A.: What was said at the interview by plaintiffs' agent after telephoning amounted not merely to an expression of expectation or belief but to a representation known in marine insurance law as a "promissory representation" which though by word of mouth only afforded an answer to plaintiffs' claim. Per Gallihier, I.A., (taking same view as trial Judge): The risk undertaken was for single scows and there was in the circumstances no insurance of the goods on the lost scow.

April 1, 1919.—British Columbia—Court of Appeal—*Brooks-Scanlon O'Brien Company, Limited v. Boston Insurance Company*—2 Western Weekly Reports—p. 129.

(o) *Dry-dock—Lease of—Covenant to insure—Insurance not obtained because of method of user—Destruction—Measure of compensation—Fraud.*

By the terms of the lease of a dry-dock the lessee agreed to use it in its construction work on caissons and other similar work; and also to have it insured for the benefit of the lessor

10 GEORGE V, A. 1920

in some company or companies satisfactory to the lessor, against both marine and fire risks and to deliver it in good condition at the end of the term.

The dry-dock was used in connection with the construction of a break-water and ocean pier, and such use was largely one of experiment, and owing to the method of user no insurance could be obtained although its seaworthiness was demonstrated by its weathering a gale while being taken to the place where it was to be used. The dock, during the work, collapsed and became a total wreck.

It was admitted that the dock was lost past recovery, that the rent due under the lease had not been paid and that the insurance had not been effected. Their Lordships held that these breaches gave the lessors the right to retake possession of the dock and terminate the lease, and the institution of proceedings with a clause for rent, up to the writ and subsequent damages was sufficient evidence of the lessor's intentions in this respect, and the lessor was justified in bringing the action although the term of the lease had not expired.

The substance however to which their Lordships looked was a claim for the value of something that had been lost in circumstances rendering the lessee contractually responsible for its value and this could be maintained.

The covenant to insure "against both marine and fire risks" was construed to mean against the "hazards of the sea" during the term of the lease and not merely against risk in its journeys by sea, but if it had been effected it could not have covered a loss inevitable in the circumstances due to the unfitness of the structure and entirely dissociated from any peril by wind and water.

(*E. D. Sassoon & Co. v. The Western Assce. Co.*, (1912) A.C. 561; *Wilson v. The "Zantho"* (1887), 12 App. Cas. 503, applied; *Seattle Construction Co. v. Grant Smith*, 44 D.L.R. 90, affirmed; see also 45 D.L.R. 476.)

July 24, 1919.—Judicial Committee of the Privy Council—*Grant Smith & Company and McDonnell, Ltd. v. Seattle Construction & Dry-dock Co.*—*Seattle Construction and Dry-dock Co. v. Grant Smith and Co. and McDonnell, Ltd.* 48 D.L.R. 172.

5. LIFE INSURANCE.

(p) 58 *Victoria, c. 25*—*Declaration by husband of endowment policy in wife's favour—Effect of subsequent insolvency—Fraud.*

Where the insured, under a policy of life insurance, declares the same to be for the benefit of his wife under the provisions of 58 *Victoria, c. 25*, the trust thereby created is not invalidated by the subsequent insolvency of the husband, and creditors of the insured have no rights which would interfere with the rights of such wife even though the endowment policy matures during the life of the insured.

Semble; Such a declaration is valid even though the insured be insolvent at the time of making it. *Weeks v. Frawley*, 23 Ont. Reports, 235, referred to.

November 11, 1918.—Chancery Division.—*Bank of British North America v. Edgcombe et al.*—XLVI, New Brunswick Reports, 105.

(q) *Friendly Society—Insurance Certificate—Condition—Status of Member of Society at Time of Death—Suspension—Application for Reinstatement—Payment of Dues—Submission to Medical Examination—Report of Medical Examiner not Accepted by Medical Board until after Death—"Acceptance" Prerequisite of Reinstatement—Constitution and Rules of Society.*

Case stated by the parties by consent for the purpose of determining the question arising in an action upon a life insurance certificate issued by the defendants, a friendly society, to Hugh Ryerson Bright, who died on the 9th November, 1919.

The payment of the sum of \$1,000, which the plaintiff sought to recover in this action, was subject to the condition that the insured should at the time of his death be a member in good standing of the defendant society, and that he should have complied with the constitution and rules of the society.

It appeared from the case that the deceased had failed to pay the sums assessed upon him, had been suspended, had applied for reinstatement, had paid all that was claimed, and had undergone a medical examination, but had died three days after that examination and before the report of the examining doctor had reached the head office of the defendants. The medical board of the defendants accepted the report, without knowing that the man was dead.

The case was heard in the Weekly Court, Toronto. J. E. Lawson, for the plaintiff. Lyman Lee, for the defendants.

Sutherland, J., in a written judgment, said, after stating the facts, that it was argued for the plaintiff that his right of reinstatement arose when he had done all that it was incumbent upon him to do. But the concluding words of sec. 73 (2) of the constitution were "the same to be accepted by the medical board," referring to the earlier part of the clause requiring the suspended member to undergo the medical examination by the physician upon the form prescribed. Thus acceptance appeared to be a prerequisite—a condition precedent—to reinstatement; and, as the suspended member was dead at the time that the medical board dealt with the matter and signified acceptance, and as a dead man cannot be reinstated so as to become a member, that acceptance was ineffective.

Reference to *Robinson v. London Life Insurance Co.* (1918), 42 O.L.R. 527, 535.

Judgment for the defendants upon the stated case, and action dismissed with costs.

May 14th, 1919.—Weekly Court, Toronto—*Bright v. Canadian Order of Foresters*—XVI, The Ontario Weekly Notes, 213.

SESSIONAL PAPER No. 9

(r) *Société de secours mutuel—Attribution des bénéfices—Parenté—Règlement prohibant d'attribuer les bénéfices par testament—Liberté de tester—C. civ., art. 898, 2591.*

Lorsque la constitution d'une société de secours mutuel n'admet au bénéfice de ses dotations que les parents de l'assuré (blood relations), l'attribution d'un certificat de dotation à un neveu par alliance,—que l'assuré a faussement déclaré être fils de sa soeur,—est nulle et inopérante.

2. Dans la province de Québec, sous l'empire de notre législation actuelle, un membre d'une société de secours mutuel peut attribuer ses bénéfices de dotation par testament, nonobstant les règlements contraires de l'association. Ces règlements demeurent sans effect, lorsqu'ils viennent en conflit avec les lois générales.

5 février.—Québec King's Bench.—*Dalziel v. L'Ordre des Forrestiers Catholiques*.—28 Rapports Judiciaires de Québec, 443.

(s) *Friendly Society—Dues of Members—Payment to Agent of Proper Officer—Established Practice—Authority to Receive—Ministerial Act—Findings of Jury.*

In an action, by the beneficiary named in a life insurance certificate issued by the defendants, a friendly society, to recover insurance moneys and funeral benefits, the defendants pleaded that, by reason of the amount of a monthly assessment not having been paid, the assured was not in good standing as a member of the society at the time of his death, and that the certificate was not then in force. At the trial, the jury found that the amount alleged not to have been paid had been paid to K.; that K. had authority to receive it; and that it was so paid and received for the convenience of all parties concerned. W., the financial secretary was the person designated by the society to receive payments; but for a great number of years members in a certain locality had made their monthly payments to K, who had a book in which the names of the members were entered, and when a payment was made gave a receipt signed by him (K) as financial secretary. W. called regularly and received the moneys that had been paid to K.:—

Held, that payment to K. was, in the circumstances, payment to W.; and, upon the findings of the jury, the plaintiff was entitled to recover.

Although an agent may not appoint a sub-agent to do anything as to which the agent has to exercise a discretion, he may appoint a sub-agent to do mere ministerial acts, such as the receipt of payments.

Rossiter v. Trafalgar Life Assurance Association (1859), 27 Beav. 377, 383, 384, applied and followed.

Judgment of the County Court of the County of Brant affirmed.

January 31, 1919.—Ontario Supreme Court, Appellate Division—*Greenfield v. Canadian Order of Foresters*—XLV, Ontario Law Reports, 136.

(t) *Will—Ineffective—Change of Beneficiaries—Insurance Act, Ont.—Identification of Benefit—Renewal State—New designation.*

A document although ineffective as a will may be a sufficient instrument in writing under the Insurance Act (R.S.O. 1914, c. 183, s. 171), to constitute the persons named therein beneficiaries of a mortuary benefit payable by a benefit association if it sufficiently identifies the mortuary benefit and is within the powers given by the Act, but a subsequent application for renewal in the benefit association which states that the benefit is "payable to my estate" is sufficient to annul the previous designation.

(In *re Jansen* (1906), 12 O.L.R. 63, distinguished; *Re Baeder and Canadian Order of Chosen Friends* (1916), 28 D.L.R. 424; *Re Monkman v. Canadian Order of Chosen Friends*, 46 D.L.R. 701; see also *Re Cole* (1916), 29 D.L.R. 492.)

June 2, 1919.—Ontario Supreme Court—*Leavitt v. Spaidal*—49 D.L.R. p. 245.

(u) *Will—Mother of Deceased Named as Beneficiary in Life Insurance Policy—Gift—Mother Agreeing to Loan Obtained on Policy—Will by Deceased Subsequent to Date of Policy—Gift to Mother in Will—Election—Will Providing that Life Insurance "Monies" to Form Part of Estate—Presumed Knowledge by Testator of Legal Rights.*

An insurance policy taken out by testator on his life named his mother as beneficiary. *Held*, this was presumably a gift to her and the moneys payable under the policy on testator's death belonged to her; the fact that she agreed to a loan being obtained on security of the policy did not operate to release her interest except for the mortgage debt; the testator's will made subsequent to the date of the insurance providing for an annuity for his mother without declaring that such bequest was in lieu of the insurance, did not by implication put her to her election; nor did the expression in the will that all life insurance "monies" should form part of his estate mean that said policy should form part of his estate, the deceased being presumed to know what his legal rights were and to be disposing only of property which he had a right to deal with.

May 2, 1919.—Supreme Court, Alta. *In re Monkman Estate* Volume 2, Western Weekly Reports, 492.

10 GEORGE V, A. 1920

(v) *Policy-Moneys payable to Executors or Administrators or Assigns or to Designated Beneficiary—Contest over Moneys after death of Assured—Claim by Execution Creditors of Assured—Designation of Sister as Beneficiary at time when Execution Unsatisfied in Sheriff's Hands—Effect of Fraudulent Conveyances Act, R.S.O. 1914, ch. 105, secs. 2, 3—Execution Act, R.S.O., 1914, ch. 80, sec. 20—"Security"—"Security for Money"—Equitable Execution "Personal Property"—"Conveyance"—Fraudulent Payment of Premiums—Insurance Act, R.S.O., 1914, ch. 183, sec. 171—Construction of sub-sec. (2).*

By a policy issued in 1905 the insurance company in consideration of the making of 20 annual payments, contracted to pay, upon the death of the assured, \$2,000 to his executors, administrators, or assigns, or to such beneficiary as might be designated by the assured. In 1915, creditors of the assured recovered judgment against him for a large sum of money, and in January, 1916, placed an execution in the hands of the sheriff, who, at a later date, made a return of *nulla bona*. By an endorsement on the policy, dated the 30th October, 1916, the sister of the assured was by him designated beneficiary. He died in September, 1917. The policy-moneys were claimed by the sister and also by the execution creditors. No consideration was given by the sister to the assured; the designation of her as beneficiary was the voluntary act of the assured:—

Held, even assuming that the assured was, at the time of the endorsement, insolvent, that the contention of the creditors that the designation of the sister was fraudulent and void as against creditors, because of the statute 13 Eliz. ch. 5, or the Fraudulent Conveyances Act, R.S.O., 1914, ch. 105, sec. 3, could not be sustained.

The policy was not a "security for money" within the meaning of the Execution Act, R.S.O., 1914, ch. 80, sec. 20, nor a "security" within the meaning of the Fraudulent Conveyances Act, secs. 2 (b) and 3; the interest of the assured in the policy was not exigible under the writ of execution, and could not have been reached by the process of equitable execution, in his lifetime; and, therefore, was not "personal property" to which the Fraudulent Conveyances Act applied; nor, if it was personal property, did the assured make a "conveyance" of it or of his interest in it.

Review of the authorities.

Re Asselin and Cleghorn (1903), 6 O.L.R. 170, specially referred to.

Semble, as there was no attempt to shew any fraudulent payment of premiums by the assured, and the amount paid after the recovery of the judgment was trifling, sec. 171 of the Insurance Act, R.S.O., 1914, ch. 183, was an answer to the creditors' claim.

The true meaning of sub-sec. (2) of that section, as it now stands, is that, whatever may be the right of a judgment creditor to reach, in the lifetime of the debtor, a policy effected by the debtor on his own life, the right which he has, after the decease of the debtor, is not a right to the whole of the policy-moneys as a fund created by moneys paid by the debtor in fraud of his creditors, but only a right to receive out of such moneys an amount not exceeding any premiums shewn to have been so fraudulently paid, with interest thereon.

March 15, 1919.—Mr. Justice Rose (In Chambers).—*Re New York Life Insurance Co. and Fullerton*.—XLV, Ontario Law Reports, 244.

ON APPEAL.

The judgment of Rose, J., ante 244, was affirmed by a Divisional Court.

Held, per Meredith, C.J.C.P., that, assuming that the policy was obtained, and kept in force, for the purpose of evading the claims of creditors, the effect of sec. 171 of the Insurance Act, R.S.O., 1914, ch. 183, was to prevent the creditors from reaching the insurance moneys except to the limited extent indicated by sub-sec. 2. The effect of sub-sec. 2, giving expressly the limited relief, is that impliedly greater relief is withheld. But for the statute the moneys could be reached by defrauded creditors; and, if the execution creditors, the appellants, sought the limited relief afforded by sub-sec. 2, they should have an opportunity of proving their allegations of fraud.

Holt v. Everall (1876), 2 Ch. D. 266, treated as inapplicable by reason of the English statute differing from the Ontario enactment.

Per Middleton, J. (Britton and Riddell, JJ., concurring) that an assignment or settlement of insurance moneys may be attacked as being a fraud upon creditors; but the effect of sec. 171 is to give to the beneficiary the right to the insurance moneys, subject to the provision for payment to the creditors of the amount of any premium fraudulently paid.

Holt v. Everall, supra, applied.

May 30, 1919.—Ontario Supreme Court (Appellate Division).—*Re New York Life Insurance Co. and Fullerton*.—XLV, Ontario Law Reports, 606.

(w) *Change of Beneficiaries—Will—Variation of Policies by Letter.*

Hearing before the Hon. Mr. Justice Clement on special case as set out below.

SPECIAL CASE.

(1) The questions herein are between the plaintiffs Paul Hugh Howard Potts (aged 7 years and 4 months) and Betty Patricia Potts (aged 5 years and 8 months) the infant children of Arthur George Howard Potts deceased (hereinafter called the deceased) and the defendant Julia Helen Potts the widow of said deceased and mother of the plaintiffs.

(2) The questions herein between the parties are concerning the proceeds of certain insurance policies on the life of the deceased.

SESSIONAL PAPER No. 9

(3) At all times herein the deceased was domiciled within British Columbia:

(4) On 31st day of December, 1904, the deceased effected with the Great West Life Assurance Company (hereinafter called "The Company") a policy of insurance on the life of the deceased dated 31st December, 1904 and numbered 23968 for the sum of \$2,000 therein expressed to be payable to the executors, administrators or assigns of the deceased:

(5) On 27th May, 1907, the deceased effected with the Company a further policy on his life dated 27th May, 1907, and numbered 33729 for the sum of \$2,000 therein expressed to be payable to the executors, administrators or assigns of the deceased:

(6) On the 15th November, 1910, the deceased married the defendant at Vancouver, British Columbia:

(7) On 23rd September, 1912, the deceased effected with the Company a further policy of insurance on his life dated 23rd September, 1912, and numbered 66137 for the sum of \$6,000 therein expressed to be payable to the defendant as beneficiary:

(8) On the 11th day of January, 1916, the deceased by writing under his hand dated 11th day of January, 1916, entitled "In the Matter of the Policy No. 23968 for \$2,000, 33729 for \$2,000 issued by the Great West Life Assurance Company on the life of Arthur G. H. Potts" the deceased varied the policies in paragraphs 4 and 5 hereof mentioned and directed that the insurance moneys thereunder should upon his death be payable to the defendant and such writing was recorded by the Company in respect of both said policies on 23rd, February, 1916:

(9) On 1st November, 1917, the deceased made and executed his last will bearing date said 1st November, 1917, whereof he appointed Arthur Brooks Cotton and Alexander Scott Innes to be executors and trustees and after giving the defendant his household furniture he gave all the residue of his property real and personal to said trustees in trust for sale and conversion and out of the proceeds to pay the income up to but not in excess of \$250 per month to the defendant during widowhood she thereout maintaining and educating the plaintiffs and made provision in the sum of \$150 per month for the defendant in the event of her remarriage and in trust as to the residue for the plaintiffs with provisions for advancement and maintenance and other incidental provisions and by said Will the deceased declared that in making the provision therein contained for the defendant he had taken into consideration the fact that he had already given her two several sums of \$8,000 and \$1,500 invested on mortgages and that she would be entitled at his death to a sum of \$10,000 under insurance policies effected on his life by him: Probate of said Will has been granted by the Supreme Court of British Columbia to said Arthur Brooks Cotton and said Alexander Scott Innes:

(10) On 19th June, 1918, the deceased wrote a letter to the Company in the words following:

"Your late Manager took up very thoroughly with Head office in the matter of change of Beneficiary. Mrs. Potts would not sign over the interest to my Estate, I now wish Mrs. Potts to receive to do what she likes with \$10,000 and the balance (I am taking the three policies together as one) to be paid to my children Paul Hugh Howard Potts, and Betty Patricia Potts or their Trustee A. S. Innes. I suppose Mrs. Potts should be paid \$500 out of the \$6,000 and \$250 out of each of the two thousand policies."

(11) Such letter is signed by the Deceased and was received by the Company on or before 25th day of June, 1918, and the Policies therein mentioned are the policies in paragraphs 4, 5 & 7 hereof mentioned: The Mrs. Potts therein mentioned is the defendant, the children therein mentioned are the plaintiffs: A. S. Innes therein mentioned is Alexander Scott Innes the next friend herein of the plaintiffs and is one of the said executors of the Will of the Deceased:

(11a) (Inserted by amendment.)

The said policies are and were at all times herein the only policies of insurance on the life of the deceased effected or existing.

(12) The deceased died on 12th July, 1918.

(13) The said policies have been adjusted with the Company and the proceeds thereof are as follows:—

Proceeds of the policy mentioned in paragraph 4.....	\$2,210 70
" " " " 5.....	1,939 35
" " " " 7.....	6,224 40

Total proceeds of all said insurance.....\$10,375 45

(14) The plaintiffs allege and the defendant denies that said letter is sufficient to vary the policies in paragraphs 4, 5 and 7 hereof mentioned and to make the proceeds thereof payable in accordance with the terms of such letter:

The questions for the decision of the Court are accordingly and the parties submit to the decision of the Court thereon as follows:—

(1) Was said letter sufficient variation of the said policies?

(2) In respect of said policies to whom are the proceeds thereof payable in the events that have happened and in what proportions or amounts?

(3) Who should bear the costs of and incidental to these proceedings?

In the event of the said proceeds or any part thereof being found payable to the plaintiffs, the plaintiffs humbly pray that the executors of the said Will of the deceased be appointed trustees of said proceeds for the plaintiffs.

D. P. W. Maunsell, for plaintiffs.

H. A. Maclean, K.C., for defendant.

The order made was dated February 20, 1919, and provided as follows:—

"Firstly, that the letter dated 19th June, 1918, set out in paragraph 10 of the Special Case herein is within the meaning and interpretation of the Life Insurance Policies Act a sufficient instrument and sufficient variation of the policies set out in the Special Case:

10 GEORGE V, A. 1920

"Secondly, that in respect of the said policies the total proceeds thereof subject to the direction as to costs hereinafter contained are payable as to nine equal tenth parts thereof to the Plaintiffs and as to the remaining one-tenth part thereof to the Defendant;

"Thirdly, that Alexander Scott Innes and Arthur Brooks Cotton the executors and trustees of the Will of Arthur George Howard Potts in the Special Case mentioned are hereby appointed trustees on behalf of the infant Plaintiffs of the moneys payable to the Plaintiffs hereunder and in respect of said policies;

"Fourthly, that the costs of all parties hereto of and incidental to these proceedings be taxed as between Solicitor and Client and be paid out of the proceeds of the said insurances and before division of the said proceeds as hereinbefore ordered."

Feb. 20, 1919.—Supreme Court of British Columbia.—*Potts v. Potts* (1919) 1, Western Weekly Reports, 906.

(x) *Wife named as beneficiary in policy—Subsequent Trust Deed directing moneys to be paid to son, and to others in case of son's death—Benefit to others beyond power of insured without wife's consent—Validity of appointment to son—Life Insurance Policies Act (B.C.).*

A life insurance policy named the wife of insured as beneficiary. Subsequently by trust deed insured appointed trustees to collect upon his death the proceeds of said policy and others and pay such proceeds to his son on his attaining 25 years of age with provisions for investment and maintenance for such son until he attained 25; if such son should die before the insured or before attaining 25 the moneys to go to the wife or issue of such son and if none then the moneys to go to the insured's residuary legatees. The residuary legatees were said son and certain others whom it was not within the power of the insured to benefit under the policy without consent of the wife under the terms of the Life Insurance Policy Act. *Held*, that so far as the trust deed appointed the son a beneficiary of the insurance moneys under said policy it was a valid appointment under sec. 8 of the Life Insurance Policies Act; that the *bona-fide* intention was to benefit the son at all events and that such intention and its effect could and should be separated from the further and nugatory intent to benefit persons not proper objects of the power.

April 10, 1919.—Supreme Court, British Columbia.—*Powell v. Imperial Life Insurance Company and Royal Trust Company*—(1919), 2, Western Weekly Reports, 285.

(y) *Change of Beneficiary—Provincial Act—Restrictions in Dominion Company's charter.*

A provincial Insurance Act, which purports to enable an insured to revoke the benefit of insurance on his life made or appropriated in favour of any person whomsoever and divert the insurance to new beneficiaries or to himself or his estate, does not override or destroy the special provisions contained in a policy issued by a Dominion company, in conformance with its charter and which limits such powers.

October 15, 1919.—Manitoba Court of Appeal.—*Re Richardson Estate*.—49 D.L.R. 59.

(z) *Beneficiary—Assignment of interest—Wife of Assured—Direction by assured as to payment—Statutory Right—Estoppel.*

An assured who has by the terms of the policy made the insurance money payable to his father, who has in effect made an assignment of his interest to the wife of the assured, may under his statutory right by a second designation direct that the insurance money be paid to the father to the exclusion of the wife. The doctrine of estoppel does not apply to such a case.

March 28, 1919.—Ontario Supreme Court, Appellate Division.—*Re Standard Life Assurance Co. and Kraft*—48 D.L.R. p. 649.

a, a) *Premium payable by note to agent—Rules of Insurance Company—Death of assured—Policy in Force—Liability.*

An insurance company, whose authorized agent takes a note payable to him for the premium of a policy he has written and remits said premium less his commission to the company out of his own pocket, must regard this premium as paid, and the policy in question as in force.

June 23, 1919.—Ontario Supreme Court.—*Stembrecker v. Mutual Life Insurance Co.*—49 D.L.R. 340.

(b, b) *Endowment Policy—Change of beneficiary—Ontario Insurance Act (R.S.O. 1914, c. 183.)*

An endowment policy differs from a policy payable at death. The assured after maturity but before actual payment has a right to change the beneficiary but not to alter or divert the benefit of any beneficiary for value, nor the benefit of a preferred beneficiary to a person not of that class. The naming of a beneficiary under such a policy, if it creates a trust in favour of that beneficiary, creates only a trust in the event of death; and is subject to the right of alteration by the assured, as set out in the Ontario Insurance Act (R.S.O. 1914, c. 183, s. 171.)

March 5, 1919.—Ontario Supreme Court, Appellate Division.—*Re Sun Life Assurance Co. and McLean*—48 D.L.R., p. 652.

SESSIONAL PAPER No. 9

LEGISLATION.

1. DOMINION LEGISLATION.

(1) The only general insurance legislation passed by the Dominion Parliament during the year 1919 was an Act to amend the Insurance Act, 1917, respecting fraternal benefit societies.

CHAP. 57.

An Act to amend The Insurance Act, 1917.

(Assented to 7th July, 1919.)

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. (1) Section two of *The Insurance Act, 1917*, chapter twenty-nine of the statutes of 1917, is amended by adding to paragraph (d) thereof the following:—
"and includes any fraternal benefit society as defined by this Act."

(2) The said section is amended by inserting immediately after paragraph (h) thereof the following:—

"(hh) 'fraternal benefit society' means a corporation having representative form of government, and incorporated for fraternal, benevolent or religious purposes among which purposes is the insuring of the members, or the dependent children of the members, thereof, exclusively, against sickness, disability or death, and includes a corporation incorporated on the mutual plan for the purpose of so insuring the members, or the dependent children of the members, of such a corporation exclusively."

2. (1) Subparagraphs (d), (e) and (f) of paragraph (ii) of subsection one of section three of the said Act are repealed and the following is substituted therefor:—

"(d) to any contract entered into, or any certificate of membership or policy of insurance issued, in Canada, prior to the date of the coming into force of this Act, by any fraternal benefit society which prior to the said date was not required to obtain a license from the Minister and which does not on or after the said date obtain such a license."

(2) Subsection three of the said section is repealed.

3. The sub-title *Assessment Life Insurance Companies* immediately preceding section one hundred and five of the said Act and sections one hundred and five to one hundred and sixteen both inclusive, of the said Act are repealed and the following are substituted therefor:—

"PART II A.

FRATERNAL BENEFIT INSURANCE.

"105. This Part applies only to fraternal benefit societies, but does not apply to any such society incorporated under the laws of any province of Canada and not licensed under this Part.

"106. (1) The Minister may grant to any fraternal benefit society, which has complied with the requirements of this Act preliminary to the granting of a license, a license authorizing the society to undertake with its members the contracts of life, disability and sickness insurance specified in such license, subject to the provisions of this Part and to the terms of the license.

(2) Every fraternal benefit society which at the date of the coming into force of this Act is licensed or registered under *The Insurance Act, 1917*, shall, without application therefor, be deemed on the said date to be licensed as a fraternal benefit society under this Part and shall be subject to the provisions thereof.

(3) Every society licensed under the provisions of this Part shall, when so licensed, be exempted from the provisions of sections thirteen, fourteen, forty-three, eighty and eighty-one of this Act.

(4) No fraternal benefit society shall be licensed under this Part if it is in effect the property of its officers or collectors or belongs to any private proprietary, or if it is conducted as a trading or mercantile venture, or for purposes of commercial gain.

"107. (1) Every fraternal benefit society shall before a license is issued to it under this Part, file with the Superintendent, in addition to the other statements and documents required by this Act to be filed, a report made by an actuary, appointed by the society, including therein, in such detail as the Superintendent may require, the results of an actuarial valuation made by the said actuary as at the next preceding thirty-first day of December or such later date as the Superintendent may specify, of each of the benefit funds maintained by the society having regard to the prospective liabilities of, and contributions to, each fund; and such report shall include a declaration by the said actuary that in his opinion the assets of the society applicable to each fund, taken at the value accepted by the Superintendent, together with the premiums, dues and other contributions to be thereafter received from the members according to the scale in force at the date of the said valuation, are sufficient to provide for the payment at maturity of all the obligations of the fund without deduction or abatement. The society shall also file with the Superintendent a statement of its condition and affairs in such detail as the Superintendent may require, as at the date of the said valuation.

(2) Every such society shall before the issue of such license deposit with the Minister in such securities as are specified in sections fifteen and sixteen of this Act the sum of ten thousand dollars.

10 GEORGE V, A. 1920

"108. Any fraternal benefit society incorporated, and having its head office, outside of Canada, which has before the passing of this Act transacted insurance business in Canada, and having at the said date policyholders in Canada, and which is unable to furnish a declaration by an actuary as required by the last preceding section, may, nevertheless, subject to the other provisions of this Part, be deemed eligible to receive a license under this Part, if it establishes to the satisfaction of the Superintendent that its by-laws and rules make reasonable provision by its rates of premiums for the maturity of its policies to be issued after the date on which such license is obtained without deduction or abatement and without increase in the number or amount of the premiums payable according to the scale in force at the said date.

"109. (1) Any fraternal benefit society incorporated under the laws of any province of Canada which is unable to furnish a declaration by an actuary as required by section one hundred and seven of this Part may, nevertheless, subject to the other provisions of this Part, be deemed eligible to receive a license under this Part if it deposits and keeps deposited with the Minister an amount, applicable solely to the policies issued in Canada after such license is issued, at least equal to the reserve on such policies and all other liabilities of every kind in respect of such policies, such reserve being calculated on the basis of such mortality and other tables as the Superintendent deems proper and a rate of interest not exceeding four per cent per annum; or if it establishes to the satisfaction of the Superintendent that the members effecting insurance with the society after the date of the issue of such license will be included in a separate class having for their protection exclusively assets sufficient, with the premiums, dues and other contributions to be thereafter received from the members of such class, according to the scale in force at the said date, to provide for the payment at maturity of all obligations under the society's contracts held by the members of such class without deduction or abatement.

(2) Before a license is issued to any such society under the provisions of this section the Superintendent shall satisfy himself that the application therefor has been authorized by resolution of the chief governing body of the society.

"110. Any license issued under the provisions of the two next preceding sections may be renewed from year to year until the thirty-first day of March, one thousand nine hundred and twenty-five, but on and after the said date such license shall be renewed only if the society then complies with the provisions of section one hundred and seven of this Act.

"111. If any fraternal benefit society which obtains a license under this Act is incorporated and has its head office outside of Canada, its liabilities to policyholders in Canada shall, for the purposes of section twenty of this Act, be deemed to be its liabilities in respect of Canadian policies issued since the date on which a license is first obtained under this Act, including a reserve based on such mortality and other tables as are, in the opinion of the Superintendent, applicable and a rate of interest not exceeding four per cent per annum, and the policyholders in Canada of any such society shall, for the purposes of section forty-two of this Act, be deemed to be the holders of such policies.

"112. (1) The annual statements deposited in the Department under the provisions of this Act, by every fraternal benefit society incorporated within Canada and licensed under this Part, shall be in the form A in the schedule to this Act, with such changes therein as the Superintendent may from time to time deem necessary to better exhibit the condition and affairs of the society and the state of its various funds.

(2) The said annual statement shall include in the liabilities a reserve for the mortuary benefits in which all the factors entering into the calculation are based upon the National Fraternal Congress table of mortality and four per cent interest or such higher reserve as the society is required by its Act of incorporation to maintain, and shall contain a report made by an actuary appointed by the society, including therein, in such detail as the Superintendent may from time to time require, the results of an actuarial valuation, as at the date of the statement, of each of the benefit funds maintained by the society, having regard to the prospective liabilities of, and contributions to, each fund, and the actuary shall certify as to each fund that, in his opinion, the reserve shown by such valuation, together with the premiums, dues and other contributions to be thereafter received from the members according to the scale in force at the date of valuation, is sufficient to provide for the payment at maturity of all the obligations of the fund without deduction or abatement.

(3) The reserve shown by such valuation, in respect of the funds other than the mortuary fund, or at the option of the society any higher reserves, shall be entered as liabilities of the funds, and if the valuation of the mortuary fund made by the actuary shows a reserve lower than that prescribed by the last preceding subsection to be included in the liabilities, the said lower reserve may be substituted therefor.

(4) The annual statement of Canadian business deposited in the Department under the provisions of this Act by every fraternal benefit society incorporated, and having its head office outside of Canada and licensed under this Act, shall be in the same form, so far as applicable, as is required of such societies incorporated within Canada. The annual statement of general business deposited by such society shall comply with the provisions of subsections two and three of this section.

(5) Any statement mentioned in this section shall, to the extent the Superintendent may require, show separately the business in respect of policies issued in Canada after the date on which a license was first obtained under this Act.

"113. (1) If it appears to the Superintendent, from the annual statement filed with him or from any examination or valuation made in pursuance of this Act, that the assets of any fraternal benefit society licensed under this Act, or of any benefit fund thereof, are insufficient to provide for the maturity of its policies without deduction or abatement or without increase of premiums or additional premiums, he shall make a special valuation of the policies of the society, and if the result of such valuation confirms him in his opinion, he shall make a

SESSIONAL PAPER No. 9

special report to the Minister on the condition of the society and shall in such report show the amount of the deficiency in the society's assets.

(2) If the Minister after consideration of the said report concurs in the opinion of the Superintendent, he shall request the society within such time, not exceeding four years, as he may prescribe, to make such increase in its premiums or such reduction in the benefits payable under its contracts or otherwise, as will make good the deficiency.

(3) On receipt of such request the society shall take the steps prescribed by its charter or Act of incorporation or by its constitution and laws for putting into effect such changes as may be approved by an actuary for the purpose of making good the deficiency.

(4) The members of any such society incorporated under the laws of Canada, may by by-laws passed in accordance with its said Act or with its constitution and laws, reduce the benefits or increase the premiums payable under its contracts or any class or classes thereof or make such other changes as are necessary to comply with the request of the Minister aforesaid, and such by-law when so passed shall be binding on the members notwithstanding anything to the contrary in the society's special Act, or in its constitution and laws or in any policy or certificate heretofore or hereafter issued by the society.

(5) If the society does not within the time so prescribed comply with the request of the Minister, the license of the society may be withdrawn.

(6) This section shall not before the thirty-first day of March, one thousand nine hundred and twenty-five, apply to any fraternal benefit society which obtains a license under the provisions of sections one hundred and eight and one hundred and nine of this Part.

"114. Every fraternal benefit society licensed under this Act shall, not later than the first day of June in each year, mail to each policyholder in Canada a copy of the valuation balance sheet on the basis used for the purpose of the annual statement mentioned in subsection two of section one hundred and twelve of this Act, and an explanation of the facts concerning the condition of the society thereby disclosed; or in lieu thereof, shall publish in its official paper such balance sheet and explanation and mail a copy of the issue of said paper containing the same to each of the society's policyholders in Canada.

"114A. Every fraternal benefit society which on the thirty-first day of December, one thousand nine hundred and nineteen, was licensed under the provisions of *The Insurance Act, 1917*, shall continue to maintain such separate funds as it was required by its charter or by its constitution and laws to maintain at the said date.

"114B. (1) Every fraternal benefit society licensed under this Act may maintain such additional separate funds as may from time to time be authorized by by-law, validly enacted by the society and approved by the Superintendent.

(2) Nothing in this Act, or in the charter, Act of incorporation, or articles, or memorandum of association, of any such society incorporated under the laws of Canada, shall be held to prohibit the society from insuring the dependent children of the members of the society: Provided, however, that the receipts and payments in respect of any contracts insuring such children shall be credited or charged to a separate fund maintained by the society.

"114C. Nothing in this Act shall be held to prohibit any fraternal benefit society licensed under this Act, or any subordinate lodge of any such society so licensed, from contracting with any member of such society or lodge for the payment to such member of a sickness benefit of such amount and for such period as may be authorized by a validly enacted by-law of the society and by the Treasury Board, and any provision of the charter, Act of incorporation or articles or memorandum of association of any such society incorporated under the laws of Canada, which prohibit any such society or any such lodge from so contracting, is hereby repealed.

"115. It shall be a condition of the license granted to any fraternal benefit society under this Part, whether such condition be expressed in the license or not, and for the breach of which its license may be cancelled or withdrawn by the Minister, that no policy of life insurance shall be issued in Canada by the society until a copy of the form thereof has been mailed by prepaid registered letter to the Superintendent, and that every such policy shall contain in substance the following terms or provisions:—

- (a) It shall specify the amount of the benefit or benefits provided thereby, and shall have printed in type not smaller than ten-point a provision that the policy, the charter or articles of incorporation or association, the constitution and laws of the society and all amendment to each thereof, together with the application and medical examination paper signed by the applicant, shall constitute the agreement between the society and the member, and copies of the same certified by the secretary or corresponding officer of the society shall be received in evidence of the terms and conditions thereof, and any changes, additions or amendments to said charter or articles of incorporation or association, constitution or laws of such society, if a society incorporated under the laws of Canada, duly made or enacted subsequent to the issuance of the policy or certificate, shall bind the member and his beneficiaries and shall govern and control the agreement in all respects the same as though such changes, additions or amendments had been made prior to, and were in force at the time of, the application for membership, unless otherwise provided in such change, addition or amendment.
- (b) It shall have printed as aforesaid a provision that the right is expressly reserved by the society to change by amendment of its by-laws constitutionally enacted the rates of premium payable by the members or the benefits payable by the society for the purpose of complying with the provisions of any statute law applicable to the society.
- (c) If the policy is issued by a society incorporated, and having its head office, outside of Canada, it shall provide that an action to enforce the obligations of such policy may be validly taken in any court of competent jurisdiction in the province wherein the policyholder resides or last resided before his decease.

10 GEORGE V, A. 1920

"116. The term 'Actuary' in this Part means a Fellow of the Institute of Actuaries of Great Britain, the Faculty of Actuaries of Scotland, or the Actuarial Society of America: Provided, however, that an actuary who for a period of not less than five years preceding the date of the passing of this Act has been serving any fraternal benefit society transacting business in Canada on the said date as its actuary, and who has been in active practice as an actuary for a period of not less than twenty-five years prior to the said date, may, for the purposes of this Act, with the consent of the Superintendent, be continued as the actuary of any fraternal benefit society by which at the said date he is employed as actuary."

4. This Act, with the exception of section one hundred and thirteen as enacted by section three of this Act, shall come into force on the first day of January, one thousand nine hundred and twenty, and the said section one hundred and thirteen shall come into force on the passing of this Act.

(2) An Act to change the name of The Alberta Saskatchewan Life Insurance Company to "The Commercial Life Assurance Company of Canada. (*Assented to July 7, 1919.*)

This Act is in the usual form adopted in such cases.

(3) An Act to change the name of The Canada Accident Assurance Company to "The Canada Accident and Fire Assurance Company. (*Assented to June 6, 1919.*)

This change in the name of the Company is in recognition of the wider insurance powers acquired by the company.

(4) An Act respecting The Empire Life Insurance Company of Canada. (*Assented to July 7, 1919.*)

This Act extends the time within which the Company may obtain a license under The Insurance Act until April 3, 1920.

(5) An Act respecting The Fire Insurance Company of Canada and to authorize the use of a French equivalent of its name. (*Assented to July 7, 1919.*)

The use of French equivalent of its name, "La Compagnie d'Assurance du Canada contre l'incendie" is authorized by the Act. The company is also authorized by the Act to transact the business of fire, automobile, hail, sprinkler leakage, credit, bond, explosion, aircraft, burglary and weather insurance upon compliance with certain specified conditions as to capital and surplus.

(6) An Act to incorporate Grain Insurance and Guarantee Company. (*Assented to June 6, 1919.*)

This Company is incorporated with power to transact fire, guarantee, accident, burglary, sickness, inland marine, inland transportation, automobile and plate glass insurance. The head office will be in the City of Winnipeg.

(7) An Act respecting Chartered Trust and Executor Company. (*Assented to July 7, 1919.*)

This Act enables the company to acquire business and property of other companies, and to sell its business and property under agreements approved by the Treasury Board.

(8) An Act to incorporate Canadian Merchant Service Guild. (*Assented to June 6, 1919.*)

By this Act the members of this guild are incorporated with the usual powers granted to fraternal benefit societies. The head office of the guild will be in the City of Vancouver.

(9) An Act respecting the North Empire Fire Insurance Company. (*Assented to November 10, 1919.*)

This Act validates the issue of shares of the company to certain shareholders of the Canada West Fire Insurance Company as consideration for shares of the latter company acquired by the company in 1912. The Act also empowers the company to transact the business of automobile, burglary, explosion, hail, inland transportation, plate glass, sprinkler leakage, steam boiler, and tornado insurance upon compliance with certain specified conditions as to capital and surplus.

2.—ALBERTA LEGISLATION.

(1) *The Statute Law Amendment Act (assented to April 17, 1919, and operative May 17, 1919)*, amends the Insurance Act as follows:—

'51. The Alberta Insurance Act, being chapter 8 of the Statutes of 1915, is amended as follows:

1. Schedule D of the said Act is amended—

(a) By striking out all that part of paragraph 7 thereof before the word "hereinafter" in the fourth line of the said paragraph and substituting therefor the following: "A person claiming under a policy shall when demanded in writing by registered letter from the company furnish within fifteen days after receipt of such letter (unless such time is extended by the company) a statutory declaration";

(b) By repealing paragraph 13 thereof and substituting therefor the following:

"13. The insurance, if on the cash plan, may be terminated by the insured by giving written notice to that effect to the company by registered letter at its head or branch office or the general agency from which the policy was issued and upon the surrender of the policy, in which case the company may retain a customary short rate applicable to hail insurance for the time the insurance has been in force and shall repay to the insured the balance of the premium paid; if on the note plan, the insured shall pay the company the earned portion of the premium and on payment or surrender of such amount the company shall return the premium note."

(2) An Act to amend Chapter 40 of the Statutes of Alberta, 1916 being "An Act to incorporate The United Assurance Company". (*Assented to April 17, 1919.*)

This Act authorizes the company to transact tornado, cyclone, automobile, live stock, guarantee, liability, inland marine, inland transportation, burglary, and steam boiler insurance in addition to its other powers.

SESSIONAL PAPER No. 9

(3) An Act to amend the Act incorporating The Canada Security Assurance Company, being Chapter 57 of the Statutes of Alberta, 1913.

This Act extends the powers of the company by adding the same classes as those added to the powers of the United Assurance Company. (See above).

(4) An Act to incorporate the "50-50 Mutual Hail Insurance Society". (Assented to April 17, 1919.)

This Act incorporates the Society with power to transact hail insurance. Provision is made for the accumulation of a reserve fund by requiring one-half of the annual profits to be set aside for this purpose, the other half being returned to the members. In case the premiums and reserve fund are not sufficient to pay losses, payments are to be made *pro rata*. The head office of the society will be in Didsbury.

3.—BRITISH COLUMBIA LEGISLATION.

(1) An Act to amend the "British Columbia Fire Insurance Act". (Assented to March 29, 1919.)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "British Columbia Fire Insurance Act Amendment Act, 1919."

2. Section 2 of the "British Columbia Fire Insurance Act," being chapter 113 of the "Revised Statutes of British Columbia, 1911," is hereby amended by striking out the second line thereof, and substituting the following:—

"'Minister' means the Attorney-General, except in sections 14, 15, 17, 25, 28 and 29, where the word shall mean the Minister of Finance."

3. Said chapter 113 is hereby further amended by adding thereto as section 50 the following:—

"50. Fire-insurance contracts shall not exceed the term of three years; and the insurance of mercantile and manufacturing risks shall, if on the cash plan, be for a term not exceeding one year, but any policy may be renewed by the delivery of a renewal receipt or a new premium note."

4. Said chapter 113 is hereby further amended by adding thereto as section 8A the following:—

"8A. Every license issued under this Act shall expire on the thirtieth day of June in each year, but may be renewed from year to year."

5. Section 23 of the said chapter 113 is hereby amended by striking out the word "him" in the last line, and substituting the words "the Minister of Finance."

6. Section 26 of said chapter 113 is hereby amended by striking out the word "Minister" where it occurs in the third and ninth lines, and substituting in each case the words "Minister of Finance."

7. Section 50 of said chapter 113, as enacted by section 6 of chapter 39 of the Statutes of 1914, is hereby amended by adding thereto as paragraphs (h) and (i) the following:—

"(h) For annual renewal of license, five dollars:

"(i) For a license to do business, where the company is licensed under the 'Insurance Act' a fee of fifty dollars in lieu of the fee under paragraph (b) hereof."

(2) An Act to secure Uniform Conditions in Policies of Fire Insurance. (Assented to March 29, 1919.)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

SHORT TITLE.

1. This Act may be cited as the "Fire-insurance Policy Act." R.S. 1911, c. 114, s.1.

LIABILITY UNDER POLICIES.

2. Where, by reason of necessity, accident, or mistake, the conditions of any contract of fire insurance on property in this Province, as to the proof to be given to the insurance company after the occurrence of a fire have not been strictly complied with, or where, after a statement or proof of loss has been given in good faith by or on behalf of the assured in pursuance of any proviso or condition of such contract, the company, through its agent or otherwise, objects to the loss upon other grounds than for imperfect compliance with such conditions, or does not, within a reasonable time after receiving such statement or proof, notify the assured in writing that such statement or proof is objected to, and what are the particulars in which the same is alleged to be defective, and so from time to time, or where for any other reason the Court or Judge before whom a question relating to such insurance is tried or inquired into considers it inequitable that the insurance should be deemed void or forfeited by reason of imperfect compliance with such conditions, no objection to the sufficiency of such statement or proof, or amended or supplemental statement or proof (as the case may be), shall, in any of such cases, be allowed as a discharge of the liability of the company on such contract of insurance wherever entered into. R.S. 1911, c. 114, s. 2.

3. Where the loss (if any) under any policy has, with the consent of the company, been made payable to some person other than the assured, as mortgagee, the said policy shall not be cancelled, altered, or otherwise dealt with by the company upon the application of the assured without reasonable notice to the said mortgagee. R.S. 1911 c. 114, s. 3.

4. The conditions set forth in the Schedule to this Act shall, as against the insurers, be deemed to be part of every contract, whether sealed, written, or oral, of fire insurance here-

10 GEORGE V, A. 1920

after entered into or renewed or otherwise in force in British Columbia with respect to any property therein, or in transit therefrom or thereto, and shall be printed on every policy of fire insurance, with the heading "Statutory Conditions." R.S. 1911, c. 114, s. 4.

5. If any insurance company or other insurer desires to vary the said conditions, or to omit any of them, or to add any new condition, there shall be added immediately after such conditions words to the following effect, which with any such variation, addition, or reference to omissions shall be printed in conspicuous type and in red ink:—

VARIATIONS IN CONDITIONS.

This policy is issued on the above statutory conditions, with the following variations and additions:—

These variations (or as the case may be) are, by virtue of the British Columbia Statute in that behalf, in force so far as, by the Court or Judge before whom a question is tried relating thereto, they shall be held to be just and reasonable to be exacted by the company.

Provided, however, that the provisions of this section shall not authorize a company or other insurer to vary, omit, or add to the statutory condition 22: 1916, c. 29, s. 2.

Provided also that a policy may contain a coinsurance clause, but in such case there shall be printed or stamped across its face in conspicuous type and red ink the words: "This policy contains a coinsurance clause."

6. No such variation, addition, or omission shall, unless the same is distinctly indicated and set forth in the manner or to the effect aforesaid, be legal and binding on the assured; and no question shall be considered as to whether any such variation, addition or omission is under the circumstances just and reasonable; but, on the contrary, the policy shall, as against the insurers, be subject to the statutory conditions only, unless the variations, additions, or omissions are distinctly indicated and set forth in the manner or to the effect aforesaid. R.S. 1911, c. 114, s. 6.

7. In case a policy is entered into or renewed containing or including any condition other than or different from the conditions set forth in the Schedule to this Act, if the said condition so contained or included is held by the Court or Judge before whom a question relating thereto is tried to be not just and reasonable, such condition shall be null and void. R.S. 1911, c. 114, s. 7.

8. A decision of a Court or a Judge under this Act shall be subject to review or appeal to the same extent as a decision by such Court or Judge in other cases. R.S. 1911, c. 114, s. 8.

9. Notwithstanding the provisions or conditions contained in any contract of fire insurance within sections 2 and 25 of the "British Columbia Fire Insurance Act" or any agreement or other document relating to any such contract, to the contrary, now or hereafter entered into by any insurance company carrying on business in the Province of British Columbia, the insured shall, in the event of the charges and expenses of adjusting losses under any such contract or agreement not being in the opinion of the insured just and reasonable, have the right to refer the items of said charges and expenses to the Superintendent of Insurance, appointed under the provisions of the "British Columbia Fire Insurance Act," for adjustment, and the said Superintendent shall thereupon consider the same and shall have full power to reduce or increase the amount of said charges and expenses, and the decision of the said Superintendent shall be final and binding upon all parties concerned. 1916, c. 29, s. 5.

10. Nothing in section 4 of this Act contained shall be construed to compel the printing of the conditions set forth in the Schedule to this Act on policies of fire insurance before the first day of January, 1920. (New.)

11. The expression "premium paid," where used in clauses 10 and 11 of the statutory conditions, shall not be deemed to include premiums paid by an insurance agent to his company in pursuance of the contract of agency between them if the premium has not in fact been paid by the assured or other parties in interest to such agent.

12. The "Fire Insurance Policy Act," being chapter 114 of the "Revised Statutes of British Columbia, 1911," and the "Fire Insurance Policy Act Amendment Act, 1916," being chapter 29 of the Statutes of 1916, are hereby repealed. (New.)

SCHEDULE.

(Sections 4 and 7.)

STATUTORY CONDITIONS.

1. If any person insures property, and causes the same to be described otherwise than as it really is, to the prejudice of the company, or misrepresents or omits to communicate any circumstance which is material to be made known to the company, in order to enable it to judge of the risk it undertakes, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.

2. Any change material to the risk and within the control or knowledge of the assured shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the company or its local agent; and the company when so notified may return the unearned portion (if any) of the premium which has been paid for the unexpired period and cancel the policy, or may demand in writing, by registered letter addressed to the assured at his last post-office address notified to the company, and where no address notified, then to the post-office of the agency from which the application was received, an additional premium, which the assured shall if he desires the continuance of the policy, within fifteen days pay

SESSIONAL PAPER No. 9

to the company; and if he neglects to make such payment within fifteen days after receiving such demand, the policy shall be no longer in force.

3. If the assured now has any other insurance on any property covered by this policy which is not disclosed to the company, or hereafter effects any other insurance thereon without the written assent of the company, he shall not be entitled to recover in excess of sixty per cent of the loss or damage in respect of such property; but if for any fraudulent purpose the assured does not disclose such other insurance to the company, this policy shall be void:

(a) If within two weeks after written notice of such other insurance or of any intended insurance, or after that time and before such other insurance is effected, the company does not dissent by notice in writing to the assured, it shall be deemed to have assented thereto.

4. In the event of there being any other insurance on property herein described at the time of the happening of any loss or damage in respect thereof, then this company shall be liable only for the payment of a rateable proportion of such loss or damage or of such amount as the assured shall be entitled to recover as provided by condition No. 3.

5. After application for insurance, if the same is in writing signed by the assured, it shall be deemed that any policy sent or delivered to the assured is intended to be in accordance with the terms of the application, unless the company points out, in writing, the particulars wherein the policy differs from the application. If the policy has been issued on verbal application or instructions of the assured, it shall be deemed to be in accordance with such application or instructions, unless the assured points out to the company, in writing, the particulars wherein the policy differs from such application or instructions.

6. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by an agent of the company.

7. Any officer or agent of the company who assumes on behalf of the company to enter into any written agreement relating to any matter connected with the insurance shall be deemed prima facie to be the agent of the company for the purpose.

8. Any written notice to the assured may be by letter delivered to the assured or by registered letter addressed to him at his last post-office address notified to the company, or where no address is notified and the address is not known, addressed to him at the post-office of the agency (if any) from which the application was received.

9. Any written notice to the company may be delivered at the head office or chief agency of the company in the Province in which the property is situate, or sent by registered post addressed to the company, its manager or agent, at such head office or chief agency, or may be delivered or sent by registered post to an authorized agent of the company.

10. The insurance may be terminated by the company by giving to the assured fifteen days' notice in writing or five days' personal notice to that effect, and, if on the cash plan, by tendering therewith a rateable proportion of the premium paid for the unexpired term, calculated from the termination of the notice, and the policy shall cease after such notice or notice and tender, as the case may be, and the expiration of the fifteen days or five days, as the case may be.

11. The insurance, if on the cash plan, may also be terminated by the assured by giving written notice to that effect to the company or its authorized agent, in which case the company may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the balance of the premiums paid.

12. If the property insured is assigned without a written permission endorsed hereon by an agent of the company duly authorized for such purpose, the policy shall thereby become void; but this condition does not apply to change of title by succession, or by operation of law, or by reason of death.

13. Money, books of account, securities for money, and evidences of debt or title are not insured.

14. The company is not liable for the losses following, that is to say:—

(a) For the loss of property owned by any other person than the assured, unless the interest of the assured is stated in or upon the policy, nor for loss beyond the actual value destroyed by fire, nor for loss occasioned by ordinance or law regulating construction or repair of buildings:

(b) For loss caused by invasion, insurrection, riot, civil commotion, military or usurped power:

(c) Where the insurance is upon buildings or their contents, for loss caused by the want of good and substantial brick or stone, or cement chimneys, or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels, or by stoves or stovepipes being, to the knowledge of the assured, in an unsafe condition or improperly secured:

(d) For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire-heat is necessary:

(e) For loss or damage occurring to buildings or to their contents while the buildings are being altered or repaired by carpenters, joiners, plasterers, or other workmen, and in consequence thereof, unless permission to execute such repairs or alterations has been previously granted in writing signed by a duly authorized agent of the company; but fifteen days are allowed in each year for incidental alterations or repairs without such permission:

(f) For loss or damage occurring while petroleum, rock, earth, or coal-oil, camphene, gasolene, burning fluid, benzene, naphtha, or any liquid products thereof, or any of their constituent parts (refined coal-oil for lighting purposes only, not exceeding five gallons in quantity, or lubricating-oil not being crude petroleum nor oil of less specific

10 GEORGE V, A. 1920

gravity than required by law for illuminating purposes, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder is or are stored, kept, or used by the assured, or to his knowledge by any other person under his control, in the building insured or containing the property insured, unless permission is given in writing by the company. In the case of gasoline, not more than a quart shall be stored, kept, or used upon the premises without a permit;

- (g) Where the building insured or containing the property insured be or becomes vacant and unoccupied for a period of thirty days to the knowledge of the assured without the consent of the company in writing.

15. The company shall make good loss or damage caused by the explosion of coal or natural gas in a building not forming part of gas-works, and loss or damage by fire caused by any other explosion or loss or damage caused by lightning, whether fire ensues therefrom or not; but if dynamos, excitors, lamps, switches, motors, or other electrical appliances or devices are insured, any loss or damage to them caused by lightning or other electrical currents, artificial or natural, is expressly excluded, and the company is liable only for such loss or damage to them as may occur from resultant fire originating outside the machines themselves.

16. Where property insured is only partially damaged, no abandonment of the same will be allowed unless by the consent of the company or its agent; and in case of removal of property to prevent damage thereto, the company will contribute to the loss and expense attending such act of salvage proportionately to the respective interest of the company or companies and the assured; and that part of this policy in excess of its proportion of any loss and of the value of the property remaining in the original location shall, for the ensuing seven days only, or for the unexpired term of the policy if less than seven days, cover the property so removed in the new location or locations in the proportion that the value in any one such new location bears to the value in all such new locations.

17. The company, instead of making payment, may repair, rebuild, or replace, within a reasonable time, the property damaged or lost, giving notice of their intention within fifteen days after receipt of the proofs herein required.

18. Subject to condition 19, proof of loss must be made by the assured, although the loss is payable to a third person.

19. Proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for, or in the like case, or if the assured refuses to do so, by a person to whom any part of the insurance money is payable.

20. Any person entitled to make a claim under this policy shall:—

- (a) Forthwith after loss give notice in writing to the company:
- (b) Deliver, as soon after as practicable, as particular an account of the loss as the nature of the case permits:
- (c) Furnish therewith a statutory declaration declaring that the account is just and true, when and how the loss occurred, and, if caused by fire, how the fire originated, so far as the declarant knows or believes; that the loss did not occur, or, if caused by fire, that the fire was not caused, through any wilful act or neglect or the procurement, means, or contrivance of the assured; the amount of other insurances and names of other insuring companies; all liens and encumbrances on the subject of insurance; the place where the property insured, if movable, was deposited at the time of the fire:
- (d) If required and if practicable, produce books of account, warehouse receipts, and stock lists, and furnish invoices and other vouchers, verified by a statutory declaration, in support of his claim, and furnish copies of the written portion of all policies, separate, as far as reasonably may be, damaged from the undamaged property, and exhibit for examination all that remains of the property which was covered by the policy. The evidence furnished under this clause shall not be considered proofs of loss within the meaning of condition 23.

21. Any fraud or false statement in any statutory declaration in relation to any of the above particulars shall vitiate the claim of the person making the declaration.

22. If any difference arises as to the value of the property insured, the property saved, or the amount of the loss, such value and amount and the proportion thereof (if any) to be paid by the company shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the party assured and the other by the company, and a third to be appointed by the persons so chosen, or on their failing to agree, then by a Judge of the Supreme Court or the County Judge of the county in which the loss has happened; and such reference shall be subject to the provisions of the "Arbitration Act"; and the award shall, if the company is in other respects liable, be conclusive as to the amount of the loss and the proportion to be paid by the company; where the full amount of the claim is awarded the costs shall follow the event; and in other cases all questions of costs shall be in the discretion of the arbitrators.

23. The loss shall be payable in sixty days after the completion of the proofs of loss, unless a shorter period is provided for by the contract of insurance.

24. Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy shall be absolutely barred unless commenced within one year next after the loss or damage occurs.

(3) An Act to amend the "Insurance Act." (*Assented to March 29, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "Insurance Act Amendment Act, 1919."

SESSIONAL PAPER No. 9

2. Section 2 of the "Insurance Act," being chapter 33 of the Statutes of 1913, is hereby amended by striking out the words "'Minister' means the Minister of Finance and Agriculture," and substituting the words "'Minister' means the Attorney-General except in subsection (1) of section 17, and in sections 18, 22, 24, 31, 34, and 35, where it means the Minister of Finance."

3. Subsection (1) of section 20 of said chapter 33 is hereby amended by striking out the word "Minister" in the fourth line, and substituting the words "Minister of Finance."

4. Section 32 of said chapter 33 is hereby amended by striking out the word "Minister" where it occurs in the third and ninth lines, and substituting in each case the words "Minister of Finance."

4.—MANITOBA LEGISLATION.

(1) An Act to amend "The Manitoba Insurance Act," (*Assented to March 14, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:

1. Paragraph (dd) of section 2 of chapter 98 of the Revised Statutes of Manitoba, 1913, being "The Manitoba Insurance Act," as enacted by section 5 of chapter 33 of 5 George V. is hereby repealed and the following paragraph substituted therefor:

(dd) The expression "agent" means an acknowledged agent, subagent, or any person, firm or corporation who shall in any manner transact the business of insurance by negotiating for, or placing risks, canvassing or soliciting insurance except the officers and bona-fide salaried employees of a company who are not solicitors and who do not receive commissions or salaries in lieu of commissions.

2. Section 3 of the said Act is hereby repealed and the following section substituted therefor:

3. Only sections 2, 5 to 20, 44, 45, subsections (3) and (4) of 51, and sections 53, 64 and 72 to 94 of this Act shall apply to a company licensed by the Dominion of Canada.

3. Section 19C of the said Act, as enacted by chapter 52 of 4 George V, is hereby amended by adding thereto at the end thereof the words "and a power of attorney to the superintendent of insurance in like manner as in subsection (b) of section 9."

4. Subsection (3) of section 31 of the said Act is hereby amended by striking out the word "shall" in the eleventh line and the word "appointed" in the thirteenth line thereof and by substituting therefor the words "may" and "nominated" respectively.

5. Section 51 of the said Act is hereby amended by adding thereto the following subsections.

(3) Every company registered under this Act shall file annually with the superintendent of insurance not later than the first day of April a statement of business written, premiums collected, losses paid and risks in force, on such forms as the Provincial Treasurer shall approve.

(4) Every company shall file annually with the superintendent of insurance on or before the fifteenth day of March a list of the names and addresses of every appointed agent, and shall also notify the superintendent of every cancellation of agency and new appointment monthly on or before the fifteenth day of each succeeding month.

(5) No company shall publish or issue any financial statement which does not in substance agree with the statement filed with the superintendent of insurance.

(6) No company or any officer, agent or employee of any company shall issue, publish or circulate any advertisement, letterhead, postal card, account or document purporting to state the subscribed capital as being actually and in good faith subscribed which contains any untrue or false statement as to the incorporation, control, supervision, management or financial standing of such company, and which is intended or calculated or likely to mislead or deceive any person dealing or having any business transaction with the said company, or with any officer, agent or employee of the company.

6. The said Act is hereby amended by adding thereto the following section:

51A. Any company whose officer, agent or employee shall be guilty of any violation of subsection 6 of the preceding section shall be liable on summary conviction to a penalty not exceeding two hundred dollars and not less than fifty dollars.

7. Section 81 of the said Act is hereby amended by inserting the words "or offer to undertake any contract" after the word "insurance" in the second line thereof, and by striking out the words "or purely mutual fire and hail insurance companies incorporated in the Province of Manitoba" where the same occur in the fifth and sixth lines thereof, and by adding thereto the following subsection:

(2) The certificate of authority issued to a partnership, firm or corporation shall include the bona-fide partners or officers of such partnership, firm or corporation where they devote their entire time to the interests of such partnership, firm or corporation holding such certificate of authority.

8. Paragraph (1) of section 91 of the said Act is hereby amended by adding thereto at the end thereof the words "(d) in case of mutual fire insurance \$3."

9. The said Act is hereby amended by adding the following section:

91A. No agent, or other person representing, or doing business in the province for any company registered or licensed under this Act shall, directly or indirectly, divide or offer to divide his commission or other remuneration, or any other matter or thing or value with any person whose life, safety, health, fidelity, property or insurable interest he may be insuring or seeking to insure, or with any person having or claiming or appearing to have any influence or control over the person for whom insurance is sought to be placed unless such agent holds a subsisting certificate of authority.

10. Section 92 of the said Act is hereby amended by striking out the figures "91" in the second line thereof and by substituting therefor the figures "91A."

11. The said Act is hereby amended by adding thereto the following section:

10 GEORGE V, A. 1920

95. When in any mortgage or agreement for sale there is a term requiring the mortgager or purchaser to insure the premises therein described and no specific insurance company is named such term shall be sufficiently satisfied save as to amount by the production by such mortgager or purchaser of a subsisting policy of insurance in any insurance company licensed to carry on its business in Manitoba.

12. This Act shall come into force on the day it is assented to.

(2) An Act to amend "The Hail Insurance Policy Act". (*Assented to March 14, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:

1. Sections 13 and 14 of the schedule to chapter 46 of 7 George v. Statutes of Manitoba, are hereby repealed, and the following sections substituted therefor:

13. If any portion of the crop insured herein is injured from causes other than hail the insurance, if on the cash plan, may be terminated by the assured by giving notice to that effect to the company by registered letter at its head or branch office, or at the general agency from which the policy was issued, and upon surrender of the policy, in which case the company may retain the customary short rate applicable to hail insurance as set forth on this policy for the time the insurance has been in force, and shall repay to the assured the balance of the premium paid; if on the note plan, the assured shall pay the company the earned portion of the premium, and on payment or tender of such amount the company shall return the premium note.

14. In the event of a disagreement as to the percentage of damage by hail to any of the crops insured, whether the right to recover on the policy is disputed or not, such percentage shall, when so required by either party, be ascertained by an appraisal, which shall be conducted as follows:

(a) The party desiring appraisal shall, within three days of such disagreement, deliver or cause to be delivered by mail or otherwise, to the other party, a notice in writing requiring an appraisal to be made, and appointing a competent and disinterested appraiser who is a taxpayer in the province, who shall act either alone or with an appraiser chosen by the other party, to estimate the percentage of the damage.

(b) Not later than three days after receipt of such notice the other party shall, if he so desires, appoint another competent and disinterested appraiser to represent him, and, within the said period, shall notify the first party of such appointment by notice in writing, so delivered as aforesaid.

(c) In the latter case the appraisers shall together estimate the percentage of damage, and failing to agree, shall submit their differences to an umpire, and the award in writing of any two shall determine the percentage of such damage. Such umpire shall be chosen by the appraisers, or in case they cannot agree, then on the application of either appraiser, by the superintendent of insurance.

(d) If only one appraiser has been chosen, both parties shall share equally his expenses; if two, each party shall pay the expenses of the appraiser chosen by him; both parties shall bear equally the expense of the umpire, if an umpire is required.

(e) Should either party after receipt of written notice from the other, neglect or refuse to choose an appraiser within the time above specified, the percentage of damage shall be estimated by the appraiser chosen by the party giving notice.

(f) The actual appraisal of such damage shall be commenced within two days after both appraisers have been chosen, or after the expiration of the time herein allowed for such choice.

(g) The periods of time specified in this condition may, on application, be extended at the discretion of the superintendent of insurance.

2. Section 9 of the said Act is hereby amended by striking out the words "under contracts existing at the time this Act comes into force" from the third and fourth lines thereof, and inserting after the word "Manitoba" in the fifth line thereof the following words "including contracts existing at the time this Act comes into force."

3. This Act shall come into force on the day it is assented to.

(3) An Act to amend "The Mutual Fire Insurance Act". (*Assented to March 14, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Section 11 of chapter 101 of the Revised Statutes of Manitoba, 1913, being "The Mutual Fire Insurance Act," is hereby amended by adding thereto the following:—

"and the company may provide by by-law that each member shall be entitled to one vote only at such meetings."

2. Section 13 of the said Act is hereby amended by adding thereto the following:—
"for a period of three years."

3. Section 14 of the said Act is hereby repealed and the following section substituted therefor:—

14. One-third of the directors shall retire annually and may be eligible for re-election. When the number of directors cannot be equally divided, the order of retirement shall be determined by the board of directors, but no director shall remain in office for a longer term than three years without re-election.

4. Section 38 of the said Act is hereby amended by adding thereto the following:—

"but any company which shall make and maintain a reserve fund of at least five thousand dollars for the first one million dollars of risk and an additional fifteen hundred dollars for each additional one million dollars or part thereof of risk shall be allowed to charge by way of premium such amount as the board of directors may approve."

5. Section 39 of the said Act is hereby amended by striking out the word "five" in the second line thereof and by substituting therefor the word "three".

SESSIONAL PAPER No. 9

6. Section 49 of the said Act is hereby amended by striking out the words "unless the board of directors, in their discretion, shall decide otherwise" where the same occur in the fifteenth and sixteenth lines thereof.

7. This Act shall come into force on the day it is assented to.

(4) An Act to amend "An Act to incorporate 'The Continental Fire Insurance Company'". (Assented to March 14, 1919.)

This Act adds to the powers of the company, incorporated by chapter 86 of the statutes of 1909, the transaction of the business of hail and ocean marine insurance.

(5) An Act to incorporate "The Universal Casualty Company". (Assented to March 14, 1919.)

This Act incorporates the company with power to transact the business of fire, steam boiler, accident, sickness, burglary, explosion, guarantee, plate glass and weather insurance. The head office of the company will be in the City of Winnipeg.

5. NEW BRUNSWICK.

No legislation respecting insurance was passed by the legislature of this Province during the year 1919.

6. NOVA SCOTIA LEGISLATION.

(1) An Act respecting Insurance Agents. (Assented to May 17, 1919.)

Be it enacted by the Governor, Council and Assembly, as follows:—

1. No person, firm, company or corporation shall act as agent, sub-agent, or broker in the solicitation or procurement of applications for life, accident or fire insurance, without first procuring a certificate of authority so to act from the Provincial Secretary. Such certificate shall be issued by the Provincial Secretary only upon the written application of the person desiring such authority, such application being approved and countersigned by the company which such person desires to represent, or its manager or chief agent in Nova Scotia, and shall be upon a form approved by the Provincial Secretary, giving such information and verified in such manner as he may require.

2. No person holding a certificate of authority shall act as such agent for any life, accident or fire insurance company in Nova Scotia except for the kind of insurance and for the company or companies named in the certificate. In case of changing from one company to another, the agent shall notify the Provincial Secretary, and shall accompany his notification with evidence of his change, and have the said change endorsed on his certificate by the Provincial Secretary.

3. Unless sooner terminated under the provisions of this Act, every certificate of authority shall expire on the first day of October, following the date of such certificate.

4. (a) No person, firm, company or corporation shall mislead or deceive any person about to insure by misrepresenting any of the terms or conditions of any policy contract, whether issued by the company represented by him, or issued by any other company, or to issue or circulate or cause to be issued or circulated any document or publication containing representations of such a nature.

(b) No person, firm, company or corporation shall procure, induce, or attempt to procure or induce any person insured under a policy of one company to lapse said policy and insure in another company by means of misleading, or false statements, either about the company itself or any of its policy contracts.

5. The Provincial Secretary may at any time for misconduct or violation of the provisions of the Insurance Act of the Dominion of Canada or of the Life Insurance Act or of the Fire Insurance Policies Act or of Chapter 15 of the Acts of 1918, "An Act respecting Insurance Companies" or any amendments thereof, cancel any certificate of authority.

6. (1) Every life, accident or fire insurance company doing or carrying on in Nova Scotia any part of its business shall in the month of January in each year file with the Provincial Secretary a statement verified under oath by its manager or chief agent in Nova Scotia, showing the name and residence of every person authorized to act in this Province as agent, sub-agent or broker for such company in the solicitation or procurement of applications for life, accident or fire insurance.

(2) If any insurance company fails to file such statement as aforesaid, it shall be liable to a penalty of not less than twenty-five dollars, nor more than one hundred dollars.

7. The following shall be the fees payable to the Provincial Secretary for the issue of a certificate of authority to a resident of the Province under this Act:—

(1) By persons residing or carrying on the business of fire insurance agents:—	
(a) In cities	\$10 00
(b) In incorporated towns	5 00
(c) Elsewhere	2 00

(2) By agents for life or accident insurance, \$2.

(3) The fee payable for the issue of a certificate of authority to a non-resident of the Province shall be \$50, unless such certificate is issued to a general agent, or district manager or agent of an insurance company, and his territory as such general agent or district manager or agent includes Nova Scotia, in which case the fee shall be ten dollars.

8. Any person, firm, company or corporation violating any of the provisions of this Act, shall be liable to a penalty of not less than \$25 nor more than \$100 and shall be disqualified from obtaining a certificate of authority within one year from the date of conviction.

10 GEORGE V, A. 1920

9. The penalties prescribed for the violation of any of the provisions of this Act may be recovered or enforced with costs either under the Nova Scotia Summary Convictions Act, Chapter 161 of the Revised Statutes of Nova Scotia, 1900, as now or from time to time hereafter amended, or by civil action or proceeding by and in the name of the Provincial Secretary or of a private prosecutor or plaintiff, in any Court having jurisdiction in cases of simple contract to the amount of the penalty.

10. Any penalty prescribed for the violation of any of the provisions of this Act shall when recovered be appropriated as follows:—

(a) Where the proceedings are instituted by or on behalf of the Provincial Secretary, the penalty shall belong to the Crown;

(b) Where the proceedings are instituted by or on behalf of a private prosecutor or plaintiff, the penalty shall belong to him.

11. The list of all agents in the Province of Nova Scotia to whom certificates of authority have been issued shall be printed once each year in the Royal Gazette.

12. This Act shall not apply to insurance upon fraternal or assessment system only upon the lives of the members exclusively of any society or association or persons for fraternal, benevolent, industrial or religious purposes, nor to any officer, organizer, agent or member of any such society or association, unless such officer, organizer, agent or member receives, or is entitled to receive, remuneration by Commission or by salary for procuring insurance.

13. Sections 24 to 34, inclusive, of chapter 15 of the Acts of 1903 as amended, and section 4 of chapter 16 of the Acts of 1916 are hereby repealed.

14. This Act shall come into force on the first day of October A.D., 1919.

7.—ONTARIO LEGISLATION.

(1) Section 23 and 24 of the Statute Law Amendment Act, 1919, amends the Ontario Insurance Act as follows:—

23. Subsection 4 of section 105 of the Ontario Insurance Act is repealed, and the following substituted therefor:—

(4) An auditor shall hold office until the next general meeting of the corporation and shall be eligible to re-appointment.

24. The Ontario Insurance Act is amended by adding the following section:—

194A. Statutory Condition 15 shall apply to notices under Statutory Condition 11, and the tender under Statutory Condition 11 may be by money, post-office order, postal note or cheque, payable at par, certified by a chartered bank doing business in the province, enclosed in the registered letter with the notice.

(2) An Act respecting the North American Accident Insurance Act. (*Assented to April 24, 1919.*)

This Act validates an agreement dated December 10, 1917, between the company incorporated by Letters Patent under the Ontario Insurance Act, and the Company by the same name incorporated by the Dominion Parliament Chapter 65 of the Statutes of 1917, by which the assets and liabilities of the former company are transferred to and assumed by the latter company.

(3) An Act respecting L'Union Saint-Joseph du Canada. (*Assented to April 24, 1919.*)

This Act confirms the schedule of rates and benefits adopted by the Society at its federal session held in Ottawa on August 21, 1917.

8.—PRINCE EDWARD ISLAND LEGISLATION.

No insurance legislation was passed by the legislature of this Province during 1919.

9.—QUEBEC LEGISLATION.

(1) An Act to amend the Revised Statutes, 1909, respecting the tax to be collected for the prevention of fires. (*Assented to March 4, 1919.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:

1. Article 3822 of the Revised Statutes, 1909, as enacted by the act 3 George V, chapter 38, section 1, as amended by inserting therein, after the word "assessments" in the fifth line of the first paragraph thereof, the words: "for fire insurance".

2. This Act shall come into force on the first day of July, 1919.

(2) An Act to amend the Revised Statutes 1909, respecting insurance companies. (*Assented to March 4, 1919.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:

1. Article 6970 of the Revised Statutes, 1909, amended by inserting therein, after the word: "Canada", in the eleventh line of paragraph 2 thereof, the words: "or in terminating debentures of any fabrique, or corporation of trustees within the meaning of section third of chapter first of title ninth of these statutes."

2. This Act shall come into force on the day of its sanction.

(3) An Act respecting the British Canadian Insurance Company. (*Assented to March 4, 1919.*)

The Company, incorporated by letters patent of the Province of Quebec, dated May 1, 1917, is authorized by this Act to transact the business of fidelity guarantee insurance.

(4) An Act to incorporate The Provincial Indemnity Company. (*Assented to March 17, 1919.*)

This Act incorporates the company with power to transact accident and sickness insurance, its insurance business not to be commenced until twenty-five thousand dollars of capital have

SESSIONAL PAPER No. 9

been subscribed and ten thousand dollars paid thereon. Provision is also made for the transaction of burglary, credit, guarantee, and plate glass insurance upon compliance with the conditions of the Quebec Insurance Act. The head office is to be in the City of Montreal.

(5) An Act to amend the charter of l'Association d'Assurance Mutuelle des Fabriques des diocèses de Québec et des Trois Rivières. (*Assented to March 17, 1919.*)

This Act changes the name of the association, incorporated by chapter 149 of the Statutes of 1853, to that of L'Association d'assurance Mutuelle des fabriques de la Province Ecclésiastiques de Québec, enumerates the classes of property which may be insured, provides for the payment of losses by special or yearly assessments and for the creation of a provident fund.

10.—SASKATCHEWAN LEGISLATION.

(1) An Act to amend the Saskatchewan Insurance Act. (*Assented to February 5, 1919.*) His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:

1. The Saskatchewan Insurance Act, being chapter 15 of the Statutes of 1915, is amended as hereinafter set forth.

2. (1) Paragraph 3 of section 2 is amended by adding thereto the words "and shall include his deputy."

(2) Paragraph 6 of the said section 2 is amended by adding thereto the words "but does not include a Dominion licensee."

(3) Paragraph 13 of the said section 2 is struck out and the following substituted therefor: "13. 'Court' means His Majesty's court of King's bench for Saskatchewan or a Judge thereof."

3. Section 6 is repealed and the following substituted therefor:

"6. It shall be the duty of the officers and agents of any company licensed under this Act, and of any adjusters licensed thereunder, to furnish the superintendent on his request with full information relative to any contract of insurance issued by the company which comes within the terms of section 192 hereof, or relative to any settlement or adjustment under any such contract."

"(2) The minister may, at his discretion, instruct the superintendent to visit the head office or chief agency from which the contract was issued, or the office of the adjuster, and inquire into such contract or settlement, and the provisions of section 4 of this Act shall apply mutatis mutandis to such inquiry."

4. Section 16 as amended by section 1 of chapter 54 of the statutes of 1917 (second session) is amended by adding thereto the following subsections:

"(3) No contract of insurance shall be issued or delivered in Saskatchewan by any company licensed under this Act until a copy of the form of such contract has been mailed by prepaid registered letter to the superintendent and duly approved by him.

"(4) No change or variation in a form so approved shall be effective until filed with the superintendent and duly approved by him."

5. The first subsection of section 17 is repealed and the following substituted therefor:

"17. Every company licensed under this Act shall cause to be printed, stamped or written in plain letters across the face of every policy, interim receipt or other insuring document which falls within section 192 of this Act, the words 'Licensed under the Saskatchewan Insurance Act'."

6. (1) Section 18 as amended by section 2 of chapter 54 of the statutes of 1917 (second session) is amended by inserting immediately after the first subsection the following:—

"(2) Such license when issued to a company other than a Dominion licensee shall be subject to such limitations or restrictions as the minister may from time to time prescribe."

(2) Subsection (2) of the said section 18, as enacted by section 2 of chapter 54 of the statutes of 1917 (second session) is renumbered (3).

7. Section 25 is repealed and the following substituted therefor:

"25. The amount of deposit required of every company shall on or before the first day of May in each year be readjusted in terms of the two next following sections, and on default to make such readjustment the company's license may be cancelled."

8. (1) Clause (c) of section 26 is struck out and the following substituted therefor:

"(c) every provincial mutual fire insurance company insuring mercantile and manufacturing risks shall keep on deposit with the minister \$5,000."

(2) The said section 26 is amended by adding thereto the following subsection:

"(2) This section shall not apply to provincial mutual fire insurance companies licensed only for the insurance of farm buildings and contents and of isolated risks other than mercantile and manufacturing risks, or to provincial mutual live stock or provincial mutual hail insurance companies."

9. Section 32 is amended by adding thereto the following sub-section:

"(2) Notwithstanding anything herein contained the minister may at his discretion place a value upon any securities which have been deposited by a company, and may certify the value at which such deposit will be accepted."

10. Section 36 is repealed and the following substituted therefor:

"36. If, from the annual statements or the examination of the affairs and conditions of a company, it appears in the case of a life insurance company that its policy reserves, and in the case of any other company that its unearned premiums in both cases in respect to risks outstanding in Saskatchewan, together with any other liabilities in Saskatchewan, exceed its assets in Saskatchewan, including the deposit in the hands of the minister, the company shall forthwith make good the deficiency, and on failure so to do its license may be suspended or cancelled. In the case of life companies such reserves shall be calculated on the basis used by the insurance branch of the department of finance at Ottawa."

11. (1) Section 62 is amended by inserting the following after subsection (4):

10 GEORGE V, A. 1920

"(5) No resident agent holding a certificate of authority shall give any power of attorney to persons residing outside the province of Saskatchewan for the purpose of countersigning contracts as required by this section."

(2) Subsection (5) of the said section 62 is renumbered as (6).

12. Subsection (2) of section 63 is amended by inserting between the words "province" and "or" in the third line the words "or as a general agency of the kind mentioned in section 93a."

13. (1) Section 72, as amended by section 5 of chapter 16 of the statutes of 1916, is further amended by adding to the first subsection the following clause:

"(c) every company licensed to transact the business of hail insurance in Saskatchewan shall, in the year 1919, set aside as a hail insurance surplus fund at least 50 per cent of the profit realized from such business during the said year, and shall in each year thereafter continue so to do until the amount of said fund in any given year is equal to at least 50 per cent of the net hail premiums received during the preceding calendar year, at which proportion the said fund shall be maintained."

(2) Subsections (2) and (3) of the said section 72, as enacted by section 5 of chapter 16 of the statutes of 1916, are repealed.

14. (1) Section 73 is amended by striking out the first fourteen lines and substituting therefor the following:

"73. The minister, whenever he shall deem it expedient, may instruct the superintendent to make a special examination into the affairs of any provincial company licensed under this Act."

(2) The said section 73 is further amended by inserting at the beginning of the fifteenth line the figure and symbol "(2)".

15. The said Act is further amended by inserting therein after section 93 the following:

"93A. Every general agency whose head office is situate outside of Saskatchewan transacting agency business in Saskatchewan for the purpose of soliciting applications for hail insurance, and which does not maintain within Saskatchewan an office where such applications may be accepted or declined, shall obtain from the superintendent a special certificate of authority under section 63 hereof authorizing it to transact such business within the province. Such certificate may be issued upon application filed with the superintendent, when such application has been approved by him and the prescribed fee paid."

16. Section 94 is amended by adding thereto the following subsection:

"(2) There shall also appear on every application for a contract of hail insurance and on every policy or contract in a prominent position and in prominent type the name and address of the company's head or branch office or general agency from which the policy is to be or was issued."

17. Section 97, as enacted by section 8 of chapter 22 of the statutes of 1917 is amended by striking out numbers 13 and 14 of the hail insurance conditions and substituting therefor the following:

"13. The insurance, if on the cash plan, may be terminated by the insured by giving written notice to that effect to the company by registered letter at its head or branch office or at the general agency from which the policy was issued and upon surrender of the policy, in which case the company may retain the customary short rate applicable to hail insurance for the time the insurance has been in force, and shall repay to the insured the balance of the premium paid; if on the note plan, the insured shall pay the company the earned portion of the premium, and on payment or tender of such amount the company shall return the premium note.

"14. In the event of a disagreement as to the percentage of damage by hail to any of the crops insured, whether the right to recover on the policy is disputed or not, such percentage shall, when so required by either party, be ascertained by an appraisal which shall be conducted as follows:

"(i) The party desiring appraisal shall within three days of such disagreement deliver or cause to be delivered by mail or otherwise to the other party a notice in writing requiring an appraisal to be made and appointing a competent and disinterested appraiser who is a taxpayer in the province, who shall act either alone or with an appraiser chosen by the other party to estimate the percentage of the damage.

"(ii) Not later than three days after receipt of such notice the other party shall, if he so desires, appoint an appraiser to represent him and, within the said period, shall notify the first party of such appointment by notice in writing so delivered as aforesaid.

"(iii) In the latter case the appraisers shall together estimate the percentage of damage, and failing to agree shall submit their differences to an umpire, and the award in writing of any two shall determine the percentage of such damage. Such umpire shall be chosen by the appraisers, or in case they cannot agree, then on the application of either appraiser, by the superintendent of insurance.

"(iv) If one appraiser has been chosen, both parties shall share equally his expenses, if two, each party shall pay the expense of the appraiser chosen by him; both parties shall bear equally the expense of the umpire if an umpire is required.

"(v) Should either party after receipt of written notice from the other, neglect or refuse to choose an appraiser within the time above specified, the percentage of damage shall be estimated and determined by the appraiser chosen by the party giving notice.

"(vi) The actual appraisal of such damage shall be commenced within two days after both appraisers have been chosen, or after the expiration of time herein allowed for such choice.

SESSIONAL PAPER No. 9

"(vii) The periods of time specified in this condition may on application be extended at the discretion of the superintendent of insurance."

18. Subsection (2) of section 108 is repealed and the following substituted therefor:

"(2) Upon receipt of such report, and on the presentation of the documents mentioned in section 106 and the payment of such fees as are prescribed by the regulations of the Lieutenant Governor in Council under The Companies Act, the minister may authorize the registrar under his hand and seal of office to issue a certificate of registration."

19. Section 117 is amended by striking out the words "agent or" in the first line.

20. Section 135 is amended by striking out the word "Meetings" at the beginning of the first line, and substituting therefor the words "The annual general meeting," and by adding the following subsection:

"(2) With the consent of the minister the annual general meeting may be held at a different date from that prescribed above."

21. Section 137 is repealed and the following substituted therefor:

"137. Notice of an annual general meeting of the company shall be published in one or more daily or weekly newspapers published and circulating in the district embraced in its operations and duly approved by the superintendent, the last publication to be not less than fourteen days before the date of the meeting."

"(2) Notice of a special general meeting of the company shall be published in one or more daily or weekly newspapers published and circulating in such district and duly approved by the superintendent, and shall be given by circular letter mailed by the secretary to the last known postal address of the members at least fourteen days previous to the date of the meeting."

22. The first subsection of section 138 is repealed and the following substituted therefor:

"138. Each member of the company shall be entitled to one vote, but no member shall be entitled to vote while in arrear for any assessment due by him to the company."

23. Section 143 is amended by adding thereto the following subsection:

"(2) Except as herein otherwise provided, the provisions of sections 122 and 123 of The Companies Act, being chapter 14 of the statutes of 1915, shall apply to the appointment of auditors of mutual insurance companies and their duties."

24. Section 152 is amended by striking out the words "from their respective dates for sums" in the second line, and substituting the words "for such sums."

25. Section 163 is amended by striking out the proviso.

26. Section 200 as enacted by section 4 of chapter 54 of the statutes of 1917 (second session), is amended by inserting immediately before the last two lines the following item:

"Every general agent for hail insurance operating in Saskatchewan, whose head office is outside of Saskatchewan shall pay such fee as may be determined by the Lieutenant Governor in Council."

27. The said Act is further amended by adding thereto the following sections:

"INVESTMENTS.

"207. (1) A provincial company, whensoever incorporated, may invest its surplus funds and reserve in the following securities and no other:

"(a) The stock funds or government securities of Canada or of any province of Canada, or guaranteed thereby respectively, or the public stock funds or government securities of, or securities guaranteed by, the United Kingdom or the United States of America, the bonds or debentures of any municipality or school district in Canada, or bonds or debentures secured by rates or taxes levied under the authority of the government of any province of Canada on property situated in such province, and collectible by the municipalities in which such property is situated;

"(b) first mortgages on improved farm lands in Canada up to sixty per cent of their cash value, provided that the total amount so invested shall not exceed twenty per cent of the total amount of the company's investment;

"(c) subject to the approval of the Lieutenant Governor in Council, terminating debentures of incorporated companies which have, in Canada, for the last preceding five consecutive years, been, actually supplying gas, water, heat, light, power or electricity to the public or to any municipal corporation; or of steam, electric or street railway or telegraph or telephone companies in actual operation in Canada, but loans on the security of, or the investment in debentures of any of the companies mentioned in this clause shall not in the aggregate exceed one-fifth of the paid-up capital of the company;

"(d) in the case of a life company, life or endowment policies or contracts issued by the company, but not in excess of the loan value of such policy or contract."

"(2) Uninvested funds of the company shall be kept on deposit in the name of the company in a post office savings bank or in a chartered bank of Canada."

"208. Any insurance company incorporated or licensed under this Act may hold absolutely for its own use and benefit such real estate as is necessary for the transaction of its business, and, when so authorised by the Lieutenant Governor in Council, may acquire or construct a building larger than is required for the transaction of its business, and may lease any part of such building not so required and may hold such real estate as is acquired by it by foreclosure or in satisfaction of a debt, and may sell, mortgage, lease or otherwise dispose of the same; but the corporation shall sell any such last mentioned real estate within seven years after it has been so acquired, otherwise it shall be forfeited to His Majesty for the uses of Saskatchewan."

10 GEORGE V, A. 1920

"INVESTMENTS—ANNUAL REPORT.

"209. (1) In his annual report prepared for the minister under the provisions of section 3 of this Act, the superintendent shall allow as assets only such of the investments of the several companies as are authorized by this Act, or by their Acts of incorporation, or by the general Acts applicable to such investments.

"(2) In his said report the superintendent shall make all necessary corrections in the annual statements made by the companies as herein provided and shall be at liberty to allow or disallow any asset other than an investment authorized by law or to increase or diminish the liabilities of such companies to the true and correct amounts thereof as ascertained by him in the examination of their affairs at the head office thereof in Canada, or otherwise.

"(3) The superintendent may request any provincial company to dispose of and realize any of its investments acquired after the passing of this Act and not authorized by this Act, and the company shall within sixty days after receiving such request absolutely dispose of and realize the said investments, and if the amount realized therefrom falls below the amount paid by the company for the said investments, the directors of the company shall be jointly and severally liable for the payment to the company of the amount of the deficiency:

"Provided that if any director present when any such investment is authorized does forthwith, or if any director then absent, does, within eight days after he becomes aware of such investment, give notice of his protest by registered letter to the superintendent, such director may thereby, and not otherwise exonerate himself from such liability.

"(4) An appeal shall lie in a summary manner from the ruling of the superintendent as to the admissibility of any asset not allowed by him, or as to any item or amount so added to liabilities, or as to any correction or alteration made in any statement, or as to any other matter arising in the carrying out of the provisions of this Act, to the Lieutenant Governor in Council, who shall have power to make all necessary rules for the conduct of appeals under this section.

"(5) For the purpose of such appeal the superintendent shall, at the request of the company interested give a certificate in writing setting forth the ruling appealed from and the reasons therefor, which ruling shall, however, be binding upon the company unless the company shall within fifteen days after notice of such ruling serve upon the superintendent notice of its intention to appeal therefrom, setting forth the grounds of appeal and within fifteen days thereafter file its appeal with the Lieutenant Governor in Council and with due diligence prosecute the same, in which case action on such ruling shall be suspended until the Lieutenant Governor in Council has rendered judgment thereon."

28. This Act shall come into force on the first day of May, 1919.

(2) An Act to amend The Municipal Hail Insurance Act. (*Assented to February 5, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:

1. The Municipal Hail Insurance Act, being chapter 15 of the statutes of 1917, is amended by inserting therein after section 14 the following:

"15. (1) The directors shall:

"(a) name the total indemnity to be paid on each quarter sections on which the rate of four cents per acre only is levied;

"(b) fix an additional rate per acre to be levied on all the land of an owner under cultivation in excess of forty acres, such rate to be collected in the same manner as the flat rate:

Provided that it shall not be obligatory upon the directors to fix such rate during the year 1919.

"(2) The owner of land, not exceeding in area 640 acres, of which at least 25 per cent is under cultivation, may withdraw from the operation of the bylaw hereafter in section 19 mentioned for a period of two years or more.

"(3) The owner of land exceeding 640 acres in extent, of which at least 50 per cent is under cultivation, may withdraw from the operation of the bylaw for a period of two years or more."

2. Section 15 of the said Act is renumbered as 16, and amended by adding thereto the following subsection:

"(2) The directors shall possess all the powers of making bylaws hereinbefore conferred upon the association, but no bylaw of the directors shall be contrary to or inconsistent with an unrepealed bylaw of the association, and any bylaw made by the directors may be amended or repealed by a bylaw duly passed by the association."

3. Section 16 is repealed.

4. Subsection (2) of section 25 is amended by striking out the words "have been" from the seventh line and substituting therefor the word "be."

5. Section 33 of the said Act is amended by adding thereto the following subsection:

"(2) In all cases where the loss or damage by hail does not exceed 5 per centum of the crop upon such hailed area at the time of damage, the cost of inspection shall be paid by the claimant."

6. Subsection (3) of section 34 is amended by inserting after the word "shall" in the first line the words "if requested so to do by any municipality."

7. (1) Subsection (1) of section 39 is amended by striking out all the words from the beginning to the word "year" where it occurs a second time in the second line, and substituting therefor the following:

"The directors may, during the year 1919, and shall from year to year thereafter, beginning with the year 1920, fix."

(2) Subsection (2) of the said section 39 is amended by striking out the word "association" from the third line and substituting therefor the word "directors."

SESSIONAL PAPER No. 9

8. The said Act is further amended by inserting after section 42 the following:

"42A. The right to be indemnified for loss by hail, to which the owner of a crop be entitled under the provisions of this Act, shall cease when the grain is cut or harvested or wholly destroyed by any agency other than hail."

(3) An Act to incorporate The Universal Insurance Company, Limited. (*Assented to December 20, 1918.*)

This Act incorporates the company with power to transact all classes of insurance except life insurance. Insurance business is not permitted to be transacted until two hundred thousand dollars of capital has been subscribed and thirty-five thousand dollars paid thereon. The head office of the company is to be in the City of Regina.

List of Insurance Companies licensed to transact business in Canada under the Insurance Act, 1917, as at March 31, 1920.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		\$	\$	
The Acadia Fire Insurance Company	R. K. Elliott, Secretary, Halifax, N.S.	80,000	77,245	Fire and Hail
Aetna Insurance Company	A. M. M. Kirkpatrick, Chief Agent, Toronto	551,333	492,539	Fire, Automobile, Inland Transportation, Tornado and Sprinkler Leakage.
Aetna Life Insurance Company	E. J. Christmas, Chief Agent, Montreal	6,115,641	5,394,360	Life.
Agricultural Insurance Company	John J. Benfield, Chief Agent, Vancouver.	25,000	23,798	Fire, restricted to Province of British Columbia.
Alliance Assurance Company, Limited.	T. D. Belfield, Chief Agent, Montreal	612,767	503,775	Fire, Accident, Automobile, Burglary, Guarantee, Hail, Plate Glass and Sickness.
The Alliance Insurance Company of Philadelphia	Robert Hampson & Son, Limited, Chief Agents, Montreal	90,000	88,250	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
American Alliance Insurance Company	Wm. Robins, Chief Agent, Toronto	30,000	30,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, restricted to Province of British Columbia.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	26,000	26,000	Inland Transportation.
American Central Insurance Company	W. P. Fess, Chief Agent, Winnipeg	168,247	141,812	Fire, Tornado and Hail.
American Equitable Assurance Company of New York	J. D. Clement, Chief Agent, Montreal	50,000	50,000	Fire.
The American Insurance Company	C. S. Riley, Chief Agent, Winnipeg	73,000	58,948	Fire.
American Lloyd's Underwriters at	J. R. Clement, Chief Agent, Montreal	76,900	70,044	Fire and Sprinkler Leakage.
American Surety Company of New York	William H. Hall, Chief Agent, Toronto	100,000	82,000	Burglary and Guarantee.
Antigonish Farmers' Mutual Fire Insurance Company	D. Chisholm, Secretary, Antigonish, N. S.	1,200	1,140	Fire, restricted to Province of Nova Scotia.
Atlas Assurance Company, Limited	Matthew C. Hinchaw, Chief Agent, Montreal	561,667	476,764	Fire.
Beaver Fire Insurance Company	André Gouzé, Managing Director, Winnipeg	75,353	66,475	Fire.
The Boiler Inspection and Insurance Company of Canada.	H. N. Roberts, Vice-President, Toronto.	112,500	97,594	Steam Boiler.
Boston Insurance Company	H. H. Motley, Chief Agent, Calgary.	50,000	50,000	Fire.
British American Assurance Company	W. B. Meikle, President, Toronto	116,210	106,796	Fire, Automobile, Hail and Inland Transportation.
British Colonial Fire Insurance Company	Theodore Meunier, Managing Director, Montreal	65,000	55,870	Fire.
The British Crown Assurance Corporation, Limited.	J. H. Riddell, Chief Agent, Toronto	314,905	339,533	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The British and Foreign Marine Insurance Company, Limited	Robert J. Dale, Chief Agent, Montreal	117,000	103,322	Sprinkler Leakage and Inland Transportation.
The British General Insurance Co., Ltd.	T. F. Dobbin, Chief Agent, Montreal	97,333	89,517	Fire.
The British Northwestern Fire Insurance Company	E. K. Foster, Managing Director, Winnipeg	65,000	59,505	Fire.
British Traders' Insurance Company, Limited	C. R. Drayton, Chief Agent, Toronto	194,667	184,933	Fire, Hail and Automobile.
Caledonian-American Insurance Company.	John G. Borthwick, Chief Agent, Montreal	50,000	50,000	Fire.
Caledonian Insurance Company.	John G. Borthwick, Chief Agent, Montreal	544,279	456,037	Fire.
The California Insurance Company	A. W. Ross, Chief Agent, Vancouver	67,000	56,283	Fire.

SESSIONAL PAPER No. 9

The Canada Accident and Fire Assurance Company.	T. H. Hudson, Manager, Montreal	151,733	158,020	Fire, Accident, Automobile, Sick- ness, Plate Glass, Burglary and Guarantee.
The Canada Life Assurance Company.	H. C. Cox, President, Toronto.	63,000	52,231	Life.
The Canada National Fire Insurance Company.	W. T. Alexander, Managing Director, Winnipeg	55,000	52,691	Fire.
The Canada Security Assurance Company.	T. B. Redding, Secretary, Calgary.	120,000	120,000	Fire, Automobile and Hail.
The Canadian Fire Insurance Company.	R. T. Riley, Vice-President, Winnipeg.	90,000	87,983	Fire and Automobile.
Canadian Indemnity Company.	C. S. Riley, Managing Director, Winnipeg.	100,620	100,250	Fire and Hail.
Canadian Lumbermen's Insurance Exchange	E. D. Hardy, Chief Agent, Ottawa	20,000	20,000	Fire Insurance among its members restricted to risks on property situated in the Provinces of On- tario and Quebec.
The Canadian Surety Company.	Win. H. Hall, General Manager, Toronto	194,116	170,482	Automobile, Burglary, Guarantee, Plate Glass and Insurance of auto- mobiles against fire and forgery, limited to insurance against loss from forgery of grain elevator tickets.
The Capital Life Assurance Company of Canada Car and General Insurance Corporation, Limited	A. Eugene Corrigan, Managing Director, Ottawa. Arthur Barry, Chief Agent, Montreal.	61,194 259,333	51,016 256,623	Life. Fire, Accident, Automobile, Hail and Sickness.
The Casualty Company of Canada	A. W. Eastmure, Managing Director, Toronto	21,097	18,871	Plate Glass
The Century Insurance Company, Limited	T. W. Greer, Chief Agent, Vancouver.	198,930	180,193	Fire.
Chartered Trust and Executor Company.	John J. Gibson, Managing Director, Toronto	81,177	68,277	Title Insurance as defined in Com- pany's Act of Incorporation.
The China Fire Insurance Company, Limited.	C. R. Drayton, Chief Agent, Toronto.	27,253	25,618	Fire, restricted to Province of British Columbia
Citizens' Insurance Company of Missouri	C. H. Macaulay, Chief Agent, Vancouver.	25,000	25,000	Fire, restricted to Province of British Columbia.
Columbia Insurance Company.	R. MacD. Paterson, Chief Agent, Montreal	102,457	97,373	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Commercial Life Assurance Company of Canada Commercial Union Assurance Company, Limited	Arthur Davies, President, Edmonton W. S. Jopting, Chief Agent, Montreal	55,967 1,416,333	46,816 1,200,755	Life. Fire and Life.
The Commercial Union Fire Insurance Company of New York	A. W. Ross, Chief Agent, Vancouver.	20,000	20,000	Fire, restricted to Province of British Columbia.
Confederation Life Association	J. K. Macdonald, President, Toronto	85,367	70,895	Life.
The Connecticut Fire Insurance Company.	J. W. Tatley, Chief Agent, Montreal	280,000	257,830	Fire and Hail.
Continental Casualty Company.	A. S. Matthew, Chief Agent, Vancouver	60,000	60,000	Accident, Automobile and Sickness.
The Continental Insurance Company.	W. E. D. Baldwin, Chief Agent, Montreal	534,300	474,185	Fire, Explosion, Hail, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Continental Life Insurance Company.	Geo. B. Woods, President, Toronto	63,000	51,946	Life.
The Crown Life Insurance Company	H. R. Stephenson, General Manager, Toronto	72,235	62,925	Life.
Cumberland Farmers' Mutual Fire Insurance Company	H. Coulter, Secretary, Pugwash, N.S.	1,500	1,485	Fire, restricted to Province of Nova Scotia.
The Dominion Fire Insurance Company.	Robt. F. Massie, President, Toronto	125,152	113,886	Fire, Automobile and Hail.
The Dominion Gresham Guarantee and Casualty Company	R. Welch, General Manager, Montreal	135,500	115,141	Burglary, Accident, Inland Trans- portation, Sickness, Plate Glass, Automobile and Guarantee, exclud- ing the guaranteeing and becoming security for the due performance of any contract.
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont	60,220	51,300	Life.
The Dominion of Canada Guarantee and Accident Insurance Company.	Charles A. Withers, Manager, Toronto	255,153	213,053	Fire, Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.

List of Insurance Companies licensed to transact business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Eagle, Star and British Dominions Insurance Company, Limited	J. H. Riddell, Chief Agent, Toronto.	\$ 281,143	\$ 263,979	Fire, Hail, Sprinkler Leakage and Automobile, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable.
The Employers' Liability Assurance Corporation, Limited	C. W. I. Woodland, Chief Agent, Montreal	1,641,471	1,344,892	Fire, Accident, Burglary, Explosion Guarantee, Hail, Plate Glass, Sickness, Steam Boiler and Automobile.
Equitable Fire and Marine Insurance Company.	J. W. Tatley, Chief Agent, Montreal	156,073	133,970	Fire, Explosion and Automobile, excluding insurance against loss by reason of bodily injury to the person.
*The Equitable Life Assurance Society of the United States The Equitable Life Insurance Company The Excess Insurance Company The Essex and Suffolk Equitable Insurance Society, Limited Federal Insurance Company The Fidelity and Casualty Company of New York	Gerald F. Brophy, Chief Agent, Montreal..	6,230,593	5,579,204	Life.
	F. A. Dink, Asst. Man. and Actuary, Toronto . .	60,000	53,428	Life.
	Anderson and Sheppard, Chief Agents, Moosejaw .	157,333	151,867	Hail.
	M. C. Hinshaw, Chief Agent, Montreal	58,400	57,232	Fire.
	W. J. Wilcox, Chief Agent, Winnipeg	50,000	50,000	Hail.
The Fidelity and Casualty Company of New York	Geo. A DeClere, Chief Agent, Montreal	291,953	281,519	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
Fidelity-Phenix Fire Insurance Company of New York	W. E. D. Baldwin, Chief Agent, Montreal	531,600	456,872	Fire, Explosion, Hail, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Fire Association of Philadelphia The Fire Insurance Company of Canada Fireman's Fund Insurance Company	R. G. Harvey, Chief Agent, Vancouver	53,000	53,000	Fire.
	F. E. Clement, Vice-President, Montreal	100,000	100,000	Fire.
	G. Temple McMurich, Chief Agent, Toronto	197,000	196,102	Fire, Inland Transportation and Insurance against loss or damage to automobiles by accident, burglary or theft.
Firemen's Insurance Company of Newark, N J	Benjamin B. Smith and Wilson Smith, Chief Agents, Winnipeg.	127,647	109,285	Fire.
The General Accident Assurance Company of Canada	T. H. Hall, General Manager, Toronto	255,456	232,527	Fire, Accident, Automobile, Guarantee, Hail, Sickness and Steam Boiler.
General Accident Fire and Life Assurance Corporation, Limited	T. H. Hall, Chief Agent, Toronto	476,754	438,048	Fire, Hail and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The General Animals Insurance Company of Canada	R. A. Leduc, Manager, Montreal	54,000	50,800	Automobile, Live Stock and Plate Glass.
Compagnie d'Assurances Générales contre l'Incendie The Grand Fire and Marine Insurance Company Glens Falls Insurance Company	T. F. Dobbin, Chief Agent, Montreal C. B. Booth, Chief Agent, Winnipeg, Man Sydney C. R. Croker, Chief Agent, Toronto	160,132 55,000 285,000	111,876 55,000 272,603	Fire. Fire and Tornado. Fire, Explosion, Hail, Inland Transportation, Tornado, Sprinkler Leakage and Automobile.

*This Company has also \$828,000 vested in Canadian Trustees under the Insurance Act.

SESSIONAL PAPER No. 9

The Globe and Rutgers Fire Insurance Company	J. W. Binnie, Chief Agent, Montreal	693,680	666,926	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Inland Transportation and Explosion (as limited by Company's Charter.)
The Globe Indemnity Company of Canada	John Emo, General Manager, Montreal	218,833	193,028	Fire, Accident, Sickness, Burglary, Guarantee and Automobile.
Great American Insurance Company	Wm. Robins, Chief Agent, Toronto	598,007	520,709	Fire, Explosion, Hail, Sprinkler Leakage, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Great-West Life Assurance Company	C. C. Ferguson, Manager, Winnipeg	62,100	51,120	Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	369,967	342,831	Life.
The Guarantee Company of North America	Henry E. Rawlings, Managing Director, Montreal	65,500	56,459	Guarantee.
Guardian Assurance Company, Limited, London, Eng.	H. M. Lambert, Chief Agent, Montreal	1,291,557	1,184,135	Fire.
The Guardian Insurance Company of Canada	H. M. Lambert, Managing Director, Montreal	238,097	191,804	Fire, Accident, Automobile, Sickness, Guarantee, Burglary and Plate Glass.
The Guardian Life Insurance Company of America	C. R. G. Johnson, Chief Agent, Montreal	112,333	96,247	Life.
The Halifax Insurance Company	E. S. Goudge, Secretary-Treasurer, Halifax	20,560	20,500	Fire, restricted to Province of Nova Scotia.
Hartford Fire Insurance Company	Peter A. McCallum, Chief Agent, Toronto	1,407,407	1,245,933	Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Hartford Steam Boiler Inspection and Insurance Co.	H. N. Roberts, Chief Agent, Toronto	45,000	37,620	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	1,930,400	1,740,681	Fire, Automobile, Explosion, Hail, Sprinkler Leakage and Tornado.
The Hudson Bay Insurance Company	Wm. Mackay, President, Montreal	61,976	51,619	Fire.
The Imperial Guarantee and Accident Insurance Company of Canada	E. Willans, Managing Director, Toronto	181,000	168,696	Guarantee, Accident, Burglary, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire.
The Imperial Life Assurance Company of Canada	Jas. F. Weston, General Manager, Toronto	295,794	270,701	Life.
Imperial Underwriters Corporation of Canada	Lyman Root, President, Toronto	99,727	76,528	Fire.
Insurance Company of North America	Robt. Hampson & Son, Ltd., Chief Agents, Montreal	640,080	571,692	Fire, Inland Transportation, Explosion and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Insurance Company of the State of Pennsylvania	Reed, Shaw and McNaught, Chief Agents, Toronto	77,780	157,489	Fire and Tornado.
International Fidelity Insurance Company	Neil Sinclair, Chief Agent, Toronto	5,000	5,000	Guarantee, restricted to employees of Singer Sewing Machine Co.
Kings Mutual Fire Insurance Company	John N. Clute, Secretary, Berwick, N.S.	11,000	10,066	Fire, restricted to Province of Nova Scotia.
The Law, Union and Rock Insurance Company, Limited	Colin E. Sword, Chief Agent, Montreal	512,781	436,048	Fire, Accident, Sickness, Burglary and Plate Glass.
The Liverpool and London and Globe Insurance Company, Limited	J. Gardner Thompson, Chief Agent, Montreal	1,627,850	1,349,636	Fire and Life.
The Liverpool-Manitoba Assurance Company	J. Gardner Thompson, Managing Director, Montreal	81,000	68,113	Fire and Explosion.
Lloyds Plate Glass Insurance Company of New York	Reed, Shaw and McNaught, Chief Agents, Toronto	100,400	84,873	Plate Glass.
The London Assurance	W. B. Colley and W. Kennedy, Joint Chief Agents, Montreal	499,150	422,085	Fire, Automobile and Inland Transportation.
London Guarantee and Accident Company, Ltd.	Geo. Weir, Chief Agent, Toronto	1,335,150	1,092,440	Fire, Accident, Burglary, Guarantee, Hail and Sickness.
The London and Lancashire Fire Insurance Company, Ltd.	Alfred Wright, Chief Agent, Toronto	1,019,017	882,998	Fire and Automobile.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—(Continued).

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The London and Lancashire Guarantee and Accident Company of Canada	Alexander MacLean, Manager, Toronto	\$ 212,113	\$ 146,493	Guarantee, Accident, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire.
•London and Scottish Assurance Corporation, Limited	Alexander Bissett and W. H. R. Emerson, Chief Agents, Montreal	1,179,667	1,332,744	Life.
The London Life Insurance Company.....	J. G. Richter, Manager, London, Ont	62,572	53,705	Life.
The London Mutual Fire Insurance Company of Canada	A. H. C. Carson, President, Toronto	63,500	53,732	Fire.
Loyal Protective Insurance Company.....	William Atkins, Chief Agent, Toronto	46,000	41,568	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Lumbermen's Underwriting Alliance	T. E. Clendinnen, Chief Agent, Ottawa	100,000	100,000	Fire.
The Manufacturers Life Insurance Company...	J. R. McKeechie, General Manager, Toronto	212,373	183,093	Life.
Manufacturing Lumbermen's Underwriters ..	W. E. Bigwood, Chief Agent, Toronto...	65,000	65,000	Fire.
The Marine Insurance Company, Limited	Reed, Shaw and McNaught, Chief Agents, Toronto	137,277	128,815	Fire, Automobile and Inland Transportation.
Maryland Assurance Corporation	F. J. Lighthourn, Chief Agent, Toronto	130,000	120,250	Accident and Sickness.
Maryland Casualty Company, Baltimore, Md	F. J. Lighthourn, Chief Agent, Toronto	361,240	311,613	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Fly Wheel and Sprinkler Leakage.
Mechanics and Traders Insurance Company ..	C. G. Hobson, Chief Agent, Vancouver	20,000	20,000	Fire, restricted to Province of British Columbia.
The Mercantile Fire Insurance Company...	Alfred Wright, Secretary, Toronto	198,417	144,609	Fire.
Merchants Casualty Company...	Leo. M. Fingard, Vice-President, Winnipeg	138,222	131,300	Accident (not including Employers' Liability) and Sickness.
The Merchants' and Employers' Guarantee and Accident Company ..	J. G. Dubeau, Managing Director, Montreal	46,000	40,328	Accident, Sickness, Automobile and Plate Glass Insurance in the Province of Quebec.
Merchants Fire Assurance Corporation of New York	H. Begg, Chief Agent, Toronto	100,000	100,000	Fire and Hail.
•Metropolitan Life Insurance Company.....	Wm. L. Scott, Chief Agent, Ottawa	33,768,112	31,620,137	Life.
Millers National Insurance Company.....	W. J. Wilcox, Chief Agent, Winnipeg	50,000	50,000	Fire.
The Monarch Life Assurance Company.....	J. W. W. Stewart, Managing Director, Winnipeg	60,000	60,000	Life.
The Motor Union Insurance Company, Limited...	Frederick Williams, Chief Agent, Toronto	121,667	115,583	Fire, Accident and Automobile.
The Mount Royal Assurance Company.....	P. F. Perrin and J. R. Macdonald, Joint Managers, Montreal	60,000	58,178	Fire and Plate Glass.
The Mutual Fire Association of Canada, Limited..	Charles W. Gunning, Secretary, Halifax, N.S.	21,000	20,833	Fire, restricted to Province of Nova Scotia.
The Mutual Life Assurance Company of Canada...	Chas. Ruby, General Manager, Waterloo, Ont	124,000	104,225	Life.
The Mutual Life and Citizens' Assurance Company, Ltd	J. P. Moore, Chief Agent, Montreal.....	413,333	333,192	Life.
The Mutual Life Insurance Company of New York.	W. O. H. Dodds, Chief Agent, Montreal.	4,063,893	3,650,356	Life.
The National Benefit Assurance Company, Ltd...	J. T. Summerfield, Chief Agent, Vancouver	117,368	103,217	Fire.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa	R. F. Massie, Chief Agent, Toronto.	211,220	188,773	Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

•This Company has also \$2,775,000 vested in Canadian Trustees under the Insurance Act. •This Company has also \$6,218,915 vested in Canadian Trustees under the Insurance Act.
†This Company has also \$5,332,000 vested in Canadian Trustees under the Insurance Act.

SESSIONAL PAPER No. 9

National Fire Insurance Company of Hartford.		C. C. Hall, Chief Agent, Toronto	630,000†	572,313	Fire, Explosion, Inland Transportation Sprinkler leakage, Tornado and Insurance of automobiles against loss or damage resulting from the hazards of navigation and transportation and from collision with any stationary or moving object.
The National Life Assurance Company of Canada.		A. J. Ralston, Managing Director, Toronto	59,867	51,811	Life.
The National Provincial Plate Glass and General Insurance Company, Limited.		J. H. Ewart, Chief Agent, Toronto	23,847	20,012	Plate Glass
National Surety Company.		Reed, Shaw and McNaught, Chief Agents, Toronto.	134,000	118,101	Burglary, Forgery and Guarantee.
National Union Fire Insurance Company of Pittsburgh, Pa.		J. G. Davis, Chief Agent, Toronto	219,553	191,435	Fire and Tornado.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.		J. E. Clement, Chief Agent, Montreal	456,813	352,527	Fire.
The Newark Fire Insurance Company.		Wm. Mackay, Chief Agent, Montreal	60,000	60,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
New Hampshire Fire Insurance Company.		H. H. Motley, Chief Agent, Calgary	55,000	54,750	Fire.
New Jersey Insurance Company.		H. A. Robertson, Chief Agent, Vancouver.	60,000	60,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
††New York Life Insurance Company.		Percy V. Raven, Chief Agent, Montreal.	10,921,327	16,414,650	Life.
The New York Plate Glass Insurance Company.		Geo. W. Pacaud, Chief Agent, Montreal	35,467	28,348	Plate Glass.
Niagara Fire Insurance Company.		W. E. Findlay, Chief Agent, Montreal	190,000	183,885	Fire, Explosion, Tornado and Automobile (including damage to automobiles in transit by rail).
The North American Accident Insurance Company.		C. F. Dale, Managing Director, Montreal	218,673	211,222	Accident, Automobile, Burglary, Plate Glass, Sickness, and Insurance of automobiles against fire.
North American Life Assurance Company.		L. Goldman, President, Toronto.	61,200	50,392	Life.
North British and Mercantile Insurance Company.		Randall J. Davidson, Chief Agent, Montreal	1,739,160	1,597,731	Fire and Life.
The North Empire Fire Insurance Company.		J. A. Thompson, President, Winnipeg.	65,000	52,930	Fire.
The Northern Assurance Company, Ltd.		G. E. Moberly, Chief Agent, Montreal	1,129,394	1,016,243	Fire, Accident, Automobile, Guarantee Plate Glass and Sickness.
The Northern Life Assurance Company of Canada.		T. H. Purdom, President, London, Ont.	71,327	57,571	Life.
Northwestern Mutual Fire Association.		N. B. Whitley, Chief Agent, Vancouver.	27,000	26,144	Fire and Automobile (excluding insurance against loss by reason of bodily injury to the person), restricted to the Province of British Columbia.
Northwestern National Insurance Company of Milwaukee, Wisconsin.		R. F. Massie, Chief Agent, Toronto	263,253	220,614	Fire, Automobile and Tornado.
The North-West Fire Insurance Company.		Thos. Bruce, Deputy Manager, Winnipeg.	56,815	49,903	Fire.
Norwich Union Fire Insurance Society, Limited, Norwich, Eng.		John B. Laidlaw, Chief Agent, Toronto	1,191,000	1,011,195	Fire, Accident, Sickness, Plate Glass and Automobile.
The Norwich Union Life Insurance Society.		John B. Laidlaw, Chief Agent, Toronto	72,780	59,656	Life.
The Occidental Fire Insurance Company.		C. A. Richardson, Secretary, Winnipeg, Man.	130,000	117,939	Fire and Automobile.
The Ocean Accident and Guarantee Corporation, Limited		W. T. Perry, Chief Agent, Toronto.	839,698	726,160	Fire, Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Company, Limited.		Robert Hampson & Son, Limited, Chief Agents, Montreal	132,860	95,659	Insuring postal and express packages in transit in Canada.
The Pacific Coast Fire Insurance Company.		Thomas W. Greer, Managing Director, Vancouver	60,100	47,949	Fire.
The Palatine Insurance Company, Limited.		W. S. Jopling, Chief Agent, Montreal	386,567	356,896	Fire and Automobile.
Phoenix, Compagnie Française du.		T. F. Dobbin, Chief Agent, Montreal	214,873	126,775	Fire.
†The Phoenix Assurance Company, Limited.		R. MacD. Paterson, Chief Agents, Montreal.	1,882,580	1,527,837	Fire and Life
The Phoenix Insurance Company, Hartford, Conn.		J. W. Tatley, Chief Agent, Montreal.	489,993	414,432	Fire and Automobile (excluding insurance against loss by reason of bodily injury to the person)

††This Company has also \$4,287,205 vested in Canadian Trustees under the Insurance Act.

†This Company has also \$1,706,377 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to transact business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
Pictou County Farmers' Mutual Fire Insurance Company	E. Harris, Secretary, Pictou, N.S.	6,040	6,000	Fire, restricted to the Province of Nova Scotia.
The Preferred Accident Insurance Company Accident of New York	J. W. Mackenzie, Chief Agent, Toronto	75,000	74,250	Accident, Sickness and Automobile.
The Protective Association of Canada	Eugene E. Gleason, Secretary, Granby, Que.	23,000	18,649	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Associations' Act of incorporation.
Providence Washington Insurance Company	Harold Hampson, Chief Agent, Montreal	251,000	221,010	Fire, Explosion and Automobile.
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto	447,198	366,125	Life.
Provincial Insurance Company, Limited	Willis, Faber & Co., of Canada, Limited, Chief Agents Montreal.	126,450	102,438	Fire.
The Prudential Insurance Company of America	Wm. White, Chief Agent, Montreal	11,878,364	11,380,361	Life.
Quebec Fire Assurance Company	Colin E. Sword, Chief Agent, Quebec	228,887	188,942	Fire.
Queen Insurance Company of America	William Mackay, Chief Agent, Montreal	757,523	663,233	Fire, Inland Transportation and Automobile.
Queensland Insurance Company, Limited	F. G. Donaldson, Chief Agent, Montreal	97,333	95,387	Fire.
Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	344,822	269,140	Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile.
The Reliance Mutual Life Assurance Society, London, Eng	John B. Laidlaw, Chief Agent, Toronto	109,500	86,627	Life.
The Ridgely Protective Association	James E. Scott, Chief Agent, Toronto	30,000	26,315	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance	Arthur Barry, Chief Agent, Montreal	760,053	630,356	Fire, Accident, Automobile and Sickness.
Royal Indemnity Company	J. H. Labelle, Chief Agent, Montreal	190,008	167,701	Accident, Automobile, Burglary, Guarantee, Sickness and Steam Boiler.
Royal Insurance Company, Limited	William Mackay, Chief Agent, Montreal	3,659,441	3,045,963	Fire and Life.
The Royal Scottish Insurance Company, Limited	G. E. Moberly, Chief Agent, Montreal	73,000	65,700	Fire.
St. Paul Fire and Marine Insurance Company	S. S. Patchell, Chief Agent, Winnipeg, Man.	451,000	398,336	Fire, Inland Transportation, Tornado and Automobile.
The Saskatchewan Life Insurance Company	T. F. Conrod, Managing Dir., Regina, Sask.	61,000	54,305	Life.
La Sauvegarde Life Insurance Company	G. N. Ducharme, President, Montreal	70,000	57,190	Life.
Scottish Metropolitan Assurance Company, Limited	Alex. Bissett, Chief Agent, Montreal	194,667	182,987	Fire, Accident, Automobile, Burglary, Guarantee and Sickness.
The Scottish Union and National Insurance Company	J. H. Esinhart, Chief Agent, Montreal	494,977	420,136	Fire, Automobile, Explosion, Tornado and Sprinkler Leakage.
The Security Life Insurance Company of Canada	Jesse O. McCarthy, Vice-President, Toronto	64,661	51,336	Life.
Security Mutual Casualty Company	F. A. Shaw, Chief Agent, Winnipeg	20,000	19,800	Employers' Liability and Workmen's Compensation, restricted to issue of policies to Swift Canadian Company, Limited, and allied interests in the Dominion of Canada.

SESSIONAL PAPER No. 9

The Sovereign Life Assurance Company of Canada, Springfield Fire and Marine Insurance Company	H. J. Meiklejohn, Managing Director, Winnipeg Joseph Murphy, Chief Agent, Toronto	60,000 507,000	60,000 Life. 43,012 Fire, Tornado, Sprinkler, Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Standard Life Assurance Company	W. H. C. Kennedy, Chief Agent, Montreal	6,839,060	6,230,642 Life.
The Star Assurance Society	Alf. W. Briggs, Chief Agent, Toronto	194,180	145,713 Life.
The State Life Insurance Company, Indianapolis, Ind.	W. H. Hunter, Chief Agent, Toronto	307,000	277,368 Life.
The Stuyvesant Insurance Company	H. Begg, Chief Agent, Toronto	104,000	89,699 Fire.
Sun Insurance Office, London, Eng.	Lyman Root, Chief Agent, Toronto	768,530	655,405 Fire.
Sun Life Assurance Company of Canada	T. B. Macaulay, President, Montreal	64,000	57,637 Life.
Tokio Marine and Fire Insurance Company, Limited	F. S. Symons, Chief Agent, Montreal	50,000	50,000 Fire.
The Travelers Indemnity Company, Hartford, Conn.	Hon. Geo. G. Foster, Attorney, Montreal	301,500	274,483 Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile.
The Travelers Insurance Company, Hartford, Conn.	Hon. Geo. G. Foster, Attorney, Montreal	811,320	745,309 Life and Accident.
The Travellers Life Assurance Company of Canada	Hon. Geo. P. Graham, President, Montreal	60,000	50,892 Life.
Union Compagnie d'Assurance contre l'Incendie, Paris, France	Louis Maurice Ferrand, Chief Agent, Montreal	321,204	235,552 Fire.
Union Assurance Society, Limited	T. L. Morrisey, Chief Agent, Montreal	716,767	616,561 Fire, Automobile and Inland Transportation.
Union Insurance Society of Canton, Limited	C. R. Drayton, Chief Agent, Toronto	315,233	302,890 Fire, Automobile, Hail and Inland Transportation
The Union Marine Insurance Company, Limited	R. MacD. Paterson, Chief Agent, Montreal	79,333	70,633 Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Union Mutual Life Insurance Company	Henri E. Morin, Chief Agent, Montreal	2,057,210	1,807,056 Life.
United Commercial Travelers of America, The Order of	F. J. C. Cox, Chief Agent, Winnipeg	30,000	26,915 Accident Insurance on the assessment plan among its members.
The United States Fidelity and Guaranty Company, Baltimore, Md.	A. E. Kirkpatrick, Chief Agent, Toronto	350,000	350,000 Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Fire Insurance Company	H. A. Robertson, Chief Agent, Vancouver	85,000	85,000 Fire, Automobile, excluding Insurance against loss by reason of bodily injury to the person, Explosion and Tornado.
United States Life Insurance Company, in the City of New York	Lewis A. Stewart, Chief Agent, Toronto	263,000	255,225 Life.
Vulcan Fire Insurance Company of Oakland, California	T. W. Greer, Chief Agent, Vancouver	50,000	50,000 Fire.
Westchester Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	263,393	255,852 Fire and Hall.
The Western Assurance Company	W. B. Meikle, President, Toronto	99,220	92,228 Fire, Automobile, Inland Transportation, Lightning, Explosion and Tornado.
The Western Casualty Company	W. H. Biegel, Chief Agent, Vancouver	20,000	20,000 Accident and Sickness, restricted to Provinces of British Columbia, Alberta, Saskatchewan and Manitoba.
The Western Life Assurance Company	Adam Reid, Managing Director, Winnipeg	50,000	50,000 Life.
The Yangtze Insurance Association, Limited	B. G. D. Phillips, Chief Agent, Vancouver	20,000	20,000 Fire restricted to the Province of British Columbia.
The Yorkshire Insurance Company, Limited	P. M. Wickham, Chief Agent, Montreal	721,923	644,492 Fire, Automobile, Live Stock, Accident Sickness and Plate Glass.
Alliance Nationale	Chas. Duquette, Chief Agent, Montreal	350,000	350,000 Life, Disability and Sickness to the extent authorized by the Association's Charter.
Ancient Order of Foresters in the Dominion of Canada, The Subsidiary High Court of the	Archie Martin, High Court Secretary, Toronto	116,300	101,408 Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws.

†This Company has also \$2,062,468 vested in Canadian Trustees under the Insurance Act.

‡This Company has also \$4,094,785 vested in Canadian Trustees under the Insurance Act.

††This Company has also \$54,270 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Concluded*

Name of Company	Chief Agent to receive Premiums	Amount of Deposit with Receiver-General		Description of Insurance Business for which received
		Par Value	Accepted Value	
Artisans, La Société des, Canadiens Français	Henri Roy, General Secretary, Treasurer, Montreal	82,000	81,008	Life, Accident and Sickness to the extent authorized by the Society's Act of incorporation
Catholic Mutual Benefit Association of Canada, The Grand Council of the	J. B. Howison, Grand Secretary, Kingston	12,715	11,889	Life and Sickness, to the extent authorized by the Association's Act of incorporation, constitution and laws
Catholic Order of Foresters	M. F. Mogan, Chief Agent, Toronto	10,500	10,090	Life Insurance to the extent authorized by the Act of incorporation, constitution and laws
Le Commercial Travellers Mutual Benefit Society	R. Ivens, Secretary, Toronto			Life Insurance to the extent authorized by the Society's Act of incorporation, constitution and laws
The Independent Order of Foresters	W. H. Hunter, President, Toronto	104,000	102,960	Life Disability and Sickness Insurance as specified in the constitution and laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life
The Ladies' Catholic Benevolent Association	J. C. H. Dussault, Chief Agent, Montreal	11,000	11,000	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws
The Macellars	John A. Paterson, Chief Agent, Toronto	12,000	10,560	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws
Royal Arcanum, Supreme Council of the	Lyman Lee, Chief Agent, Hamilton	10,000	10,000	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws
The Royal Guardians	A. T. Patterson, Supreme Secretary, Montreal	107,924	94,778	Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws
Woodmen of the World, The Canadian Order of the	P. C. Hooper, Head Clerk, London, Ont.	15,000	12,683	Life and Sickness to the extent authorized by the Order's Act of incorporation, constitution and laws
Woman's Benefit Association of the Macellars	Mary J. Baird, Chief Agent, Sarnia, Ont.	11,000	10,800	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws
The Workmen's Circle	B. Rishikoff, Chief agent, Montreal	10,200	10,100	Life Insurance in the Provinces of Quebec and Manitoba to the extent authorized by its Act of incorporation, constitution and laws

Note.—The Anglo-American Fire Insurance Company is in liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with the Western Assurance Company, Toronto, whereby all the outstanding Canadian policies and unpaid losses and claims for unearned premiums thereon as at Feb. 19, 1916, have been assumed by the Western Assurance Co. The deposit of the company, with the exception of \$5,949.15 par value, has been released.

SESSIONAL PAPER No. 9

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Company, Toronto. The deposit of the company, to the accepted value of \$51,537, is still in the hands of the Receiver General, but the company has given notice, as required by the Insurance Act, of its intention to apply for its release. The North American Accident Insurance Company, incorporated by an Act of the Parliament of Canada, has acquired the assets and property of the North American Accident Insurance Company, as required by the Insurance Act, 1917, of its intention to apply for the release of its liabilities. The deposit of the latter company is still held by the Receiver General but notice has been given by the company, as required by the Insurance Act, 1917, of its intention to apply for the release of its securities.

*The license of this Society is issued under the provisions of Section 105 of the Insurance Act, 1917, as amended by Chapter 57 of the Statutes of 1919, in its renewable only until March 31, 1925, unless in the meantime the Society is able to furnish an actuarial certificate of solvency on the basis of the premium rates in force at the date of valuation.

Deposited from Sick and Funeral Fund.

The following Life Insurance Companies having ceased to transact new business in Canada are entitled under Section 97 of "The Insurance Act, 1917" to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies subject to the provisions of the Statutes in that behalf.

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Per Value	Accepted Value	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, Chief Agent, Montreal.	113,140	98,931	Life
The Edinburgh Life Insurance Co.	David Thorburn Symons, Chief Agent, Toronto	68,667	58,157	Life
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal.	175,930	138,357	Life
National Life Insurance Company of the U. S. of America	Alfred Powis, Chief Agent, Hamilton.	61,000	52,250	Life
Northwestern Mutual Life Insurance Company	J. P. Angus, Attorney c/o Montreal Trust Co., Montreal.	111,000	101,000	Life
Phoenix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal.	111,280	116,758	Life
The Scottish Amicable Life Assurance Society	Charles J. Fleet, Attorney, Montreal	75,000	62,850	Life
The Scottish Provident Institution	W. L. Bond, Chief Agent, Montreal	75,000	66,500	Life

TABLE OF CONTENTS

1919

FIRE, ETC.

Introduction.....	3
TABLE I.—Abstract of Fire Insurance in Canada for 1919.....	8
TABLE II.—Premiums received for Fire Insurance in Canada for years 1869 to 1919.....	12
TABLE III.—Losses paid for Fire Insurance in Canada for years 1869 to 1919.....	16
TABLE IV.—Summary of Fire Insurance in Canada for years 1869 to 1919.....	18
TABLE V.—Abstract of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance, for 1919.....	21
TABLE VI.—Fire Insurance transacted in Canada during 1919.....	39
TABLE VII.—Assets of Canadian Companies transacting business of Fire and other Insurance, 1919.....	42
TABLE VIII.—Liabilities of Canadian Companies transacting business of Fire and other Insurance, 1919.....	44
TABLE IX.—Assets in Canada of British Companies transacting business of Fire and other Insurance in Canada, 1919.....	46
TABLE X.—Assets in Canada of Foreign Companies transacting business of Fire and other Insurance in Canada, 1919.....	48
TABLE XI.—Liabilities in Canada of British Companies, 1919.....	50
TABLE XII.—Liabilities in Canada of Foreign Companies, 1919.....	52
TABLE XIII.—Income and Expenditure of Canadian Companies transacting business of Fire and other Insurance, 1919.....	54
TABLE XIV.—Income and Expenditure in Canada of British Companies transacting business of Fire and other Insurance, 1919.....	56
TABLE XV.—Income and Expenditure in Canada of Foreign Companies transacting business of Fire and other Insurance, 1919.....	58
TABLE XVI.—Rates of losses paid, General Expenses and Stockholders' Dividends per cent of Premiums received. Rates of Premiums charged per cent of Amounts Insured, etc., of Canadian Fire Companies, 1919.....	60
TABLE XVII.—Rates of Losses paid and General Expenses in Canada per cent of Premiums received, and rates of Premiums charged per cent of Amount Insured, etc., for British Companies transacting Fire Insurance in Canada, 1919.....	61
TABLE XVIII.—Rates of Losses paid and General Expenses in Canada per cent of Premiums received and rates of Premiums charged per cent of Amount Insured, etc., for Foreign Companies transacting Fire Insurance in Canada, 1919.....	62
TABLE XIX.—Summary of Net Premiums Written and Net Losses Incurred, by Provinces in Canada, by Canadian Companies transacting Fire Insurance in Canada, 1919.....	64
TABLE XX.—Summary of Net Premiums Written and Net Losses Incurred, by Provinces in Canada, by British Companies transacting Fire Insurance, 1919.....	66
TABLE XXI.—Summary of Net Premiums Written and Net Losses Incurred by Provinces in Canada, by Foreign Companies transacting Fire Insurance, 1919.....	68
TABLE XXII.—Summary of Net Premiums earned and Net Losses Incurred in Canada by Canadian Companies, 1919.....	72
TABLE XXIII.—Summary of Net Premiums earned and Net Losses Incurred in Canada by British Companies, 1919.....	73
TABLE XXIV.—Summary of Net Premiums earned and Net Losses Incurred in Canada by Foreign Companies, 1919.....	74
TABLE XXV.—Summary of Net Premiums earned and Net Losses incurred in Canada for One Year or Less and all other business by Canadian Companies.....	75
TABLE XXVI.—Summary of Net Premiums earned and Net Losses incurred in Canada for One Year or Less and all other business in Canada by British Companies.....	76
TABLE XXVII.—Summary of Net Premiums earned and Net Losses incurred in Canada for One Year or Less and all other business in Canada by Foreign Companies.....	77
TABLE XXVIII.—Risks written and Premiums charged thereon and rate of premium charged per cent of risks taken by Canadian Companies on One Year or Less and all other business in Canada, 1919.....	78
TABLE XXIX.—Risks written and premiums charged thereon and rate of Premiums charged per cent of risks taken by British Companies on One Year or Less and all other business in Canada, 1919.....	79
TABLE XXX.—Risks written and premiums charged thereon and rate of premiums charged per cent of risks taken by Foreign Companies on One Year or Less and all other business in Canada, 1919.....	80
TABLE XXXI.—Fire Insurance in Canada, 1919.....	81
TABLE XXXII.—Analysis and Summary of business in unlicensed companies in Canada effected under the provisions of Sec. 129 of the Insurance Act, 1917.....	81

CASUALTY.

TABLE XXXIII.—Assets of Canadian Accident, Guarantee, Plate Glass, Steam Boiler, etc., Companies, 1919.....	84
TABLE XXXIV.—Liabilities of Canadian Accident, Guarantee, Plate Glass, Steam Boiler, etc., Companies, 1919.....	86
TABLE XXXV.—Assets in Canada of Companies other than Canadian, transacting business of Accident, Guarantee, etc., 1919.....	88
TABLE XXXVI.—Liabilities in Canada of Companies other than Canadian transacting business of Accident, Guarantee, etc., 1919.....	90
TABLE XXXVII.—Income of Canadian Companies transacting business of Accident, Guarantee, Plate Glass, etc., 1919.....	91
TABLE XXXVIII.—Expenditure of Canadian Companies transacting business of Accident, Guarantee, Plate Glass, etc., 1919.....	92
TABLE XXXIX.—Income and Expenditure in Canada of Companies other than Canadian doing business of Accident, Guarantee, etc., 1919.....	93
TABLE XL.—Showing the net amounts received in Canada by Canadian companies for premiums other than Fire and Life.....	94
TABLE XLI.—Showing the net amounts received in Canada by British and Foreign Companies for premiums other than Fire and Life.....	96
TABLE XLII.—Showing the net amounts paid in Canada by Canadian Companies for losses other than Fire and Life.....	98
TABLE XLIII.—Showing the net amounts paid in Canada by British and Foreign Companies for losses other than Fire and Life.....	100
TABLE XLIV.—Abstract of Personal Accident Insurance in Canada for 1919.....	102
Abstract of Combined Personal Accident and Sickness Insurance in Canada for 1919.....	102
Abstract of Automobile Insurance (including Fire Risk) in Canada for 1919.....	103
Abstract of Automobile Insurance (excluding Fire Risk) in Canada for 1919.....	104
Abstract of Burglary Insurance in Canada for 1919.....	105
Abstract of Liability Insurance in Canada for 1919.....	105
Abstract of Explosion Insurance in Canada for 1919.....	106
Abstract of Forgery Insurance in Canada for 1919.....	106
Abstract of Guarantee Insurance in Canada for 1919.....	106
Abstract of Hail Insurance in Canada for 1919.....	107

10 GEORGE V, A. 1920

CASUALTY—*Concluded.*TABLE XLIV—*Concluded.*

Abstract of Inland Transportation Insurance in Canada for 1919.....	138
Abstract of Live Stock Insurance in Canada for 1919.....	138
Abstract of Plate Glass Insurance in Canada for 1919.....	138
Abstract of Sickness Insurance in Canada for 1919.....	139
Abstract of Sprinkler Leakage Insurance in Canada for 1919.....	139
Abstract of Steam Boiler Insurance in Canada for 1919.....	139
Abstract of Title Insurance in Canada for 1919.....	139
Abstract of Tornado Insurance in Canada for 1919.....	141
TABLE XLV.—Abstract of Guarantee, Accident, Sickness, Plate Glass, etc., business transacted by Companies which combine more than one class of business of casualty insurance.....	141
TABLE XLVI.—Miscellaneous Insurance in Canada, 1919.....	146

LIFE.

Abstract of Life Insurance in Canada for 1919.....	118
Summary of Life Insurance in Canada for the years 1875-1919.....	124
Income and Disbursements of Canadian Life Companies for the years 1879-1919.....	126
Income and Disbursements in respect of Life Assurance and Annuity Contracts of all Companies doing business in Canada for the years 1879-1919.....	127
Canadian Life Companies, Assets, 1919.....	128
Canadian Life Companies, Liabilities, etc., 1919.....	130
Canadian Life Companies—Basis of Valuation.....	132
Assets in Canada of British and Foreign Life Companies, 1919.....	134
Liabilities, etc., in Canada of British and Foreign Life Companies, 1919.....	136
Income of Companies transacting Life Insurance, 1919.....	138
Disbursements in respect of Life Assurance and Annuity Contracts.....	142
Disbursements of Companies transacting Life Insurance, 1919.....	144
Life Policies issued and terminated in Canada during the year 1919.....	148
Nature of Life Insurance issued in Canada during the year 1919.....	152
Nature of Life Insurance in force in Canada at 31st December, 1919.....	154
Schedule of Funds and Separation of Accounts.....	156
Fraternal Benefit Societies in Canada, Abstract of Life Insurance, 1919.....	164
Fraternal Benefit Societies in Canada, Abstract of Sickness and Funeral Insurance, 1919.....	165
Fraternal Benefit Societies, Assets and Liabilities, 1919.....	166
Fraternal Benefit Societies, Income and Disbursements, 1919.....	167
Policies terminated in Fraternal Benefit Societies, 1919.....	167
War claims incurred by Insurance Companies in Canada.....	168
Influenza claims incurred by Insurance Companies in Canada.....	169
Life Insurance in Canada.....	169

Statement showing the Movement of Securities of Canadian Life Companies during the six months ended June 30, 1919:—

Bonds and debentures purchased.....	172
Stocks purchased.....	179
Bonds, debentures and stocks sold or matured.....	181
Real estate purchased or acquired.....	187
Real estate sold.....	190
Collateral loans made.....	193
Collateral loans repaid.....	194
Mortgage loans.....	195
Policy loans.....	196

Statement made by Canadian Trustee of Foreign Companies showing the Movement of Securities held by them in trust for the Companies during the six months ended June 30, 1919:—

Bonds and debentures received.....	197
Bonds and debentures and stocks released.....	197
Mortgage loans.....	197

Statement showing the Movement of Securities of Canadian Life Companies during the six months ended December 31, 1919:—

Bonds and debentures purchased.....	198
Stocks purchased.....	200
Bonds, debentures and stocks sold or matured.....	210
Real estate purchased or acquired.....	216
Real estate sold.....	219
Collateral loans made.....	223
Collateral loans repaid.....	224
Mortgage loans.....	225
Policy loans.....	226

Statement made by Canadian Trustees of Foreign Companies showing the Movement of Securities held by them in trust for the Companies during the six months ended December 31, 1919:—

Bonds and debentures received.....	227
Bonds and debentures and stocks released.....	227
Mortgage loans.....	228

Rates of Dividends to Policyholders declared during the year or at last previous allotment by Life Insurance Companies

Utna Life.....	230
Ancient Order of Foresters.....	232
Canada Life.....	233
Commercial Union.....	235
Confederation Life.....	236
Continental Life.....	238
Crown Life.....	239
Dominion Life.....	240

SESSIONAL PAPER No. 9

LIFE—Concluded.

	PAGE
Equitable Life	241
Excelsior Life	244
Great West Life	246
Guardian Life	248
Imperial Life	249
London and Scottish Life	251
London Life	251
Manufacturers Life	253
Metropolitan Life	257
Mutual Life and Citizens'	258
Mutual Life of Canada	259
Mutual Life of New York	261
National Life of Canada	264
New York Life	265
North American Life	267
North British and Mercantile	269
Northern Life	270
Phoenix Assurance Company	271
Prudential	272
Royal Insurance Company	273
La Sauvegarde	274
Sovereign Life	275
Standard Life	276
State Life	278
Sun Life	279
Travelers Insurance Company of Hartford	282
Union Mutual Life	283
United States Life	284

Legal Decisions—

(1) Fire Insurance:—	
(a) British Colonial Fire Insurance Co. v. Rahal	285
(b) Cook-Henderson, Ltd., v. Allen Theatre	285
(c) Kibczy v. The Home Insurance Co.	285
(d) The Phoenix Insurance Co. of Hartford v. Lalonde	285
(e) S. M. Ross and other v. Scottish Union and National Insurance Co.	285
(f) Robert Shephard and the Merchants Bank of Canada v. The British Dominion General Insurance Co. of London, Eng.	286
(g) Robert Shephard and the Merchants Bank of Canada v. Glens Falls Insurance Co. of Glen Falls, N.Y.	286
(h) Staddon v. Liverpool-Manitoba Assurance Co.	286
(i) Toronto Type Foundry Co. v. Alliance Assurance Co. and Ginsberg, mis en cause	286
(j) Wetmore v. British and Canadian Underwriters of Norwich, Eng.	287
(2) Accident Insurance:—	
(j) Merchants' and Employers' Guarantee and Accident Co. v. Parent	287
(k) Moran v. Railway Passengers Ass. Co. of London, Eng.	287
(l) Newton v. North American Accident Insurance Company	287
(3) Explosion Insurance:—	
(m) Guardian Insurance Co., Ltd., v. Curtis and Harvey (Canada), Limited	288
(4) Marine Insurance:—	
(n) Brooks-Scanlon O'Brien Co., Ltd. v. Boston Insurance Co.	291
(o) Grant Smith & Co. and McDonnell, Ltd. v. Seattle Construction and Dry Dock Co.	291
(p) Seattle Construction and Drydock Co. v. Grant Smith and Co. and McDonnell, Ltd.	291
(5) Life Insurance:—	
(p) Bank of British North America v. Edgecombe, et al.	292
(q) Bright v. Canadian Order of Foresters	292
(r) Dalziel v. L'Ordre des Forrestiers Catholique	293
(s) Greenfield v. Canadian Order of Foresters	293
(t) Leavitt v. Spaidal	293
(u) In re Monkman Estate	293
(v) Re New York Life Ins. Co. and Fullerton	294
(w) Potts v. Potts	294
(x) Powell v. Imperial Life Ins. Co. and Royal Trust Co.	296
(y) Re Richardson Estate	296
(z) Re Standard Life Ass. Co. and Kraft	296
(a,a) Steinbrecker v. Mutual Life Insurance Co.	296
(b,b) Re Sun Life Assurance Co. and McLean	296

Legislation—

Dominion legislation	297
Alberta legislation	300
British Columbia legislation	301
Manitoba legislation	303
New Brunswick Legislation	307
Nova Scotia legislation	307
Ontario legislation	308
Prince Edward Island legislation	308
Quebec legislation	308
Saskatchewan legislation	309

List of Insurance Companies licensed to transact business in Canada as at March 31, 1920, showing amount of deposit with Receiver General.



